

EXHIBIT A

DECLARATIONS

LIBERTY MUTUAL

INSURANCE COMPANY
HOME OFFICE: CHICAGO

Comprehensive General Liability Policy

Policy No. LPI-642-004399-046	Sales Office TD 13 Chi.	Code 404	Salesman Hanley	Code 6925	N/R Code 2	1st Year This Policy 27
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Item 1. Named Insured - International Minerals & Chemical Corporation and as per End. 1

Address Administrative Center, Old Orchard Rd., Skokie, Ill.

No. Street Town or City Postal Zone No. State

☐ Individual ☐ Partnership ☒ Corporation ☐ (other)
Business of the named insured is Fertilizer Mfg.

Item 2. Policy Period: From Mo. 7 Day 1 Year 66 to Mo. 7 Day 1 Year 67

12:01 A.M., standard time at the address of the insured as stated herein.

Item 3. Insurance is afforded for Coverage A and Coverage B

The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY
A - BODILY INJURY LIABILITY	\$ 300,000 each person \$ 2,000,000 each accident \$ 2,000,000 aggregate products
B - PROPERTY DAMAGE LIABILITY	\$ 100,000 each accident \$ 300,000 aggregate operations \$ 300,000 aggregate protective \$ 300,000 aggregate products \$ 300,000 aggregate contractual

Audit Basis: ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly ☒

Item 4. Computation of Premiums The rating classification used for this policy does not modify the exclusions or other terms of the policy.

Classification and Locations	Code No.	Premium Base	Rates		Advance Premiums	
			Bodily Injury Liability	Property Damage Liability	Bodily Injury Liability Code 118	Property Damage Liability Code 118
			See Extension Schedules			

Exhibit
A

MINIMUM PREMIUMS:	Bodily Injury Liability	Property Damage Liability	TOTAL DISCOUNTED PREMIUM	104,194.00
	\$ 220.00	\$ 70.50	TOTAL DEPOSIT PREMIUM	26,687.00

The policy, including all endorsements issued therewith, is hereby countersigned by...

J. F. Jangraw
Authorized Representative

Work Units 6-90	Typed by de	Date 10/10	Audit Basis 8	Periodic Payment \$	Rating Basis <input type="checkbox"/> R <input checked="" type="checkbox"/> ENK	Pol. H. G. <input type="checkbox"/> S	Home State Ill.	Renewal of LPI-045
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GPO 3151 H3

INS0003825

COMPREHENSIVE GENERAL LIABILITY POLICY



FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS,
GENERAL CLASS

The named Insured is hereby notified that by virtue of this policy he is a member of Liberty Mutual Insurance Company and is entitled to vote either in person or by proxy at any and all meetings of said company.

The annual meetings are held at its home office, Boston, Massachusetts, on the second Wednesday of April in each year, at eleven o'clock in the morning.

(A mutual insurance company, herein called the company)

Agrees with the insured, named in the declarations made a part hereof, in consideration of the payment of the premium and in reliance upon the statements in the declarations and subject to the limits of liability, exclusions, conditions and other terms of this policy:

INSURING AGREEMENTS

- I Coverage A — BODILY INJURY LIABILITY** To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person and caused by the insured.
- Coverage B — PROPERTY DAMAGE LIABILITY** To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury to or destruction of property, including the loss of use thereof, caused by accident.
- II DEFENSE, SETTLEMENT, SUPPLEMENTARY PAYMENTS** With respect to such insurance as is afforded by this policy, the company shall:
- (a) defend any suit against the insured alleging such injury, sickness, disease or destruction and seeking damages on account thereof, even if such suit is groundless, false or fraudulent; but the company may make such investigation, negotiation and settlement of any claim or suit as it deems expedient;
 - (b) (1) pay all premiums on bonds to release attachments for an amount not in excess of the applicable limit of liability of this policy, all premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;
 - (2) pay all expenses incurred by the company, all costs

taxed against the insured in any such suit and all interest accruing after entry of judgment until the company has paid or tendered or deposited in court such part of such judgment as does not exceed the limit of the company's liability thereon;

- (3) pay expenses incurred by the insured for such immediate medical and surgical relief to others as shall be imperative at the time of the accident;
- (4) reimburse the insured for all reasonable expenses, other than loss of earnings, incurred at the company's request;

and the amounts so incurred, except settlements of claims and suits, are payable by the company in addition to the applicable limit of liability of this policy.

DEFINITION OF INSURED The unqualified word "insured" includes the named insured and also includes any executive officer, director or stockholder thereof while acting within the scope of his duties as such, and any organization or proprietor with respect to real estate management for the named insured. If the named insured is a partnership, the unqualified word "insured" also includes any partner therein but only with respect to his liability as such.

POLICY PERIOD, TERRITORY This policy applies only to accidents which occur during the policy period within the United States of America, its territories or possessions, or Canada.

EXCLUSIONS

This policy does not apply:

- (a) to liability assumed by the insured under any contract or agreement except (1) a contract as defined herein or (2) as respects the insurance which is afforded for the Products Hazard as defined, a warranty of goods or products;
- (b) to any obligation for which the insured may be held liable in an action on a contract or an agreement by a person not a party thereto;
- (c) except with respect to operations performed by independent contractors and except with respect to liability assumed by the insured under a contract as defined herein, to the ownership, maintenance, operation, use, loading or unloading of (1) watercraft if the accident occurs away from premises owned by, rented to or controlled by the named insured, except insofar as this part of this exclusion is stated in the declarations to be inapplicable, (2) automobiles if the accident occurs away from such premises or the ways immediately adjoining, or (3) aircraft;
- (d) to injury, sickness, disease, death or destruction due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing, with respect to (1) liability assumed by the insured under any contract or agreement or (2) expenses under Insuring Agreement II (b) (3);
- (e) to liability imposed upon the insured or any indemnitee, as a person or organization engaged in the business of manufacturing, selling or distributing alcoholic beverages, or as an owner or lessor of premises used for such purposes, by reason of any statute or ordinance pertaining to the sale, gift, distribution or use of any alcoholic beverage;
- (f) under coverage A, to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (g) under coverage A, except with respect to liability as-

sumed by the insured under a contract as defined herein, to bodily injury to or sickness, disease or death of any employee of the insured arising out of and in the course of his employment by the insured;

- (h) under coverage B, to injury to or destruction of (1) property owned or occupied by or rented to the insured, or (2) except with respect to liability under sidetrack agreements covered by this policy, property used by the insured, or (3) except with respect to liability under such sidetrack agreements or the use of elevators or escalators at premises owned by, rented to or controlled by the named insured, property in the care, custody or control of the insured or property as to which the insured for any purpose is exercising physical control, or (4) any goods, products or containers thereof manufactured, sold, handled or distributed or premises alienated by the named insured, or work completed by or for the named insured, out of which the accident arises;
- (i) under coverage B, to injury to or destruction of buildings or property therein, wherever occurring, arising out of any of the following causes, if such cause occurs on or from premises owned by or rented to the named insured: (1) the discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air-conditioning systems, standpipes for firehose, or industrial or domestic appliances, or any substance from automatic sprinkler systems, (2) the collapse or fall of tanks or the component parts or supports thereof which form a part of automatic sprinkler systems, or (3) rain or snow admitted directly to the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators; but this exclusion does not apply to loss due to fire, to the use of elevators or escalators or to operations performed by independent contractors;

- (j) under coverage B, to injury to or destruction of any property arising out of (1) blasting or explosion, other than the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) the collapse of or structural injury to any building or structure due (a) to grading of land, excavation, borrowing, filling, back-filling, tunneling, pile driving, coffer-dam work or caisson work, or (b) to moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof; provided, however, this exclusion does not apply with respect to liability assumed by the insured under any contract covered by this policy, to operations performed for the named insured by independent contractors or to completed or abandoned operations within the meaning of paragraph 2 of the Products Hazard, and provided further that part (1) or part (2) of this exclusion does not apply to operations stated, in the declarations or in the company's manual, as not subject to such part of this exclusion;
- (k) under coverage B, to injury to or destruction of wires, conduits, pipes, mains, sewers or other similar property, or any apparatus in connection therewith, below the surface of the ground, if such injury or destruction is caused by and occurs during the use of mechanical equipment for the purpose of grading of land, paving, excavating or drilling, or to injury to or destruction of property at any time resulting therefrom; provided, however, this exclusion does not apply with respect to liability assumed by the insured under any contract covered by this policy, to operations performed for the named insured by independent contractors, to completed or abandoned operations within the meaning of paragraph 2 of the Products Hazard, or to operations stated, in the declarations or in the company's manual, as not subject to this exclusion.

CONDITIONS

1 PREMIUM The premium bases and rates for the hazards described in the declarations are stated therein. Premium bases and rates for hazards not so described are those applicable in accordance with the manuals in use by the company.

The advance premium stated in the declarations is an estimated premium only. Upon termination of this policy, the earned premium shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to this insurance. If the earned premium thus computed exceeds the estimated advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

When used as a premium basis:

- (1) the word "admissions" means the total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;
- (2) the word "cost" means the total cost to (a) the named insured with respect to operations performed for the named insured during the policy period by independent

contractors, or (b) any indemnitee with respect to any contract covered by this policy, of all work let or sublet in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

- (3) the word "receipts" means the gross amount of money charged by the named insured for such operations by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division;
- (4) the word "remuneration" means the entire remuneration earned during the policy period by proprietors and by all employees of the named insured, other than drivers of teams or automobiles and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the company;

- (5) the word "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division.

The named insured shall maintain for each hazard records of the information necessary for premium computation on the basis stated in the declarations, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

- 2 INSPECTION AND AUDIT** The company shall be permitted to inspect the insured premises, operations and elevators and to examine and audit the insured's books and records at any time during the policy period and any extension thereof and within three years after the final termination of this policy, as far as they relate to the premium bases or the subject matter of this insurance.

- 3 DEFINITIONS (a) Contract** The word "contract" means, if in writing, a lease of premises, easement agreement, agreement required by municipal ordinance, sidetrack agreement, or elevator or escalator maintenance agreement.

(b) Automobile The word "automobile" means a land motor vehicle, trailer or semitrailer, provided:

- (1) the following described equipment shall be deemed an automobile while towed by or carried on an automobile not so described, but not otherwise: if of the crawler-type, any tractor, power crane or shovel, ditch or trench digger; any farm-type tractor; any concrete mixer other than of the mix-in-transit type; any grader, scraper, roller or farm implement; and, if not subject to motor vehicle registration, any other equipment not specified in (2) below, which is designed for use principally off public roads.
- (2) The following described equipment shall be deemed an automobile while towed by or carried on an automobile as above defined solely for purposes of transportation or while being operated solely for locomotion, but not otherwise: if of the non-crawler type, any power crane, or shovel, ditch or trench digger; and any air-compressing, building or vacuum cleaning, spraying or welding equipment or well drilling machinery.

(c) Products Hazard The term "products hazard" means

- (1) goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, if the accident occurs after possession of such goods or products has been relinquished to others by the named insured or by others trading under his name and if such accident occurs away from premises owned, rented or controlled by the named insured or on premises for which the classification stated in division 1 of the declarations excludes any part of the foregoing; provided, such goods or products shall be deemed to include any container thereof, other than a vehicle, but shall not include any vending machine or any property,

other than such container, rented to or located for use of others but not sold;

- (2) operations, if the accident occurs after such operations have been completed or abandoned and occurs away from premises owned, rented or controlled by the named insured; provided, operations shall not be deemed incomplete because improperly or defectively performed or because further operations may be required pursuant to an agreement; provided further, the following shall not be deemed to be "operations" within the meaning of this paragraph: (a) pick-up or delivery, except from or onto a railroad car, (b) the maintenance of vehicles owned or used by or in behalf of the insured, (c) the existence of tools, uninstalled equipment and abandoned or unused materials and (d) operations for which the classification stated in division 1 of the declarations specifically includes completed operations.

(d) Assault and Battery Assault and battery shall be deemed an accident unless committed by or at the direction of the insured.

LIMITS OF LIABILITY — Coverage A The limit of bodily injury liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages, including damages for care and loss of services, arising out of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by one person as the result of any one accident; the limit of such liability stated in the declarations as applicable to "each accident" is, subject to the above provision respecting each person, the total limit of the company's liability for all damages, including damages for care and loss of services, arising out of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by two or more persons as the result of any one accident.

LIMITS OF LIABILITY — Products Subject to the limit of liability with respect to "each accident", the limits of bodily injury liability and property damage liability stated in the declarations as "aggregate products" are respectively the total limits of the company's liability for all damages arising out of the products hazard. All such damages arising out of one lot of goods or products prepared or acquired by the named insured or by another trading under his name shall be considered as arising out of one accident.

LIMITS OF LIABILITY — Coverage B The limit of property damage liability stated in the declarations as applicable to "each accident" is the total limit of the company's liability for all damages arising out of injury to or destruction of all property of one or more persons or organizations, including the loss of use thereof, as the result of any one accident.

Subject to the limit of liability with respect to "each accident", the limit of property damage liability stated in the declarations as "aggregate operations" is the total limit of the company's liability for all damages arising out of injury to or destruction of property, including the loss of use thereof, caused by the ownership, maintenance or use of premises

or operations rated on a remuneration premium basis or by contractors' equipment rated on a receipts premium basis.

Subject to the limit of liability with respect to "each accident", the limit of property damage liability stated in the declarations as "aggregate protective" is the total limit of the company's liability for all damages arising out of injury to or destruction of property, including the loss of use thereof, caused by operations performed for the named insured by independent contractors or general supervision thereof by the named insured, except (a) maintenance and repairs at premises owned by or rented to the named insured and (b) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures.

Subject to the limit of liability with respect to "each accident", the limit of property damage liability stated in the declarations as "aggregate contractual" is the total limit of the company's liability for all damages arising out of injury to or destruction of property, including the loss of use thereof, with respect to liability assumed by the insured under contracts covered by this policy in connection with operations for which there is an "aggregate operations" limit of property damage liability stated in the declarations.

The limits of property damage liability stated in the declarations as "aggregate operations", "aggregate protective" and "aggregate contractual" apply separately to each project with respect to operations being performed away from premises owned by or rented to the named insured.

7 SEVERABILITY OF INTERESTS The term "the insured" is used severally and not collectively, but the inclusion herein of more than one insured shall not operate to increase the limits of the company's liability.

8 NOTICE OF ACCIDENT When an accident occurs written notice shall be given by or on behalf of the insured to the company or any of its authorized agents as soon as practicable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the accident, the names and addresses of the injured and of available witnesses.

9 NOTICE OF CLAIM OR SUIT If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.

10 ASSISTANCE AND COOPERATION OF THE INSURED The insured shall cooperate with the company and, upon the company's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and surgical relief to others as shall be imperative at the time of accident.

11 ACTION AGAINST COMPANY No action shall lie against the company unless, as a condition precedent thereto, the insured shall have fully complied with all the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the company as a co-defendant in any action against the insured to determine the insured's liability.

Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

OTHER INSURANCE If the insured has other insurance against a loss covered by this policy the company shall not be liable under this policy for a greater proportion of such loss than the applicable limit of liability stated in the declarations bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

SUBROGATION In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

CHANGES Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice-President and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

ASSIGNMENT Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the named insured shall die, this policy shall cover the named insured's legal representative as named insured; provided that notice of cancellation addressed to the insured named in the declarations and mailed to the address shown in this policy shall be sufficient notice to effect cancellation of this policy.

CANCELATION This policy may be canceled by the named insured by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the named insured at the address shown in this policy written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

17 DECLARATIONS By acceptance of this policy the named insured agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

MUTUAL POLICY CONDITIONS This policy is non-assessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends, so fixed and determined.

18

In witness whereof, the company has caused this policy to be signed by its President and its Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.


Bruce E. Doorman
SECRETARY

Frank L. Lowell
PRESIDENT

SHORT RATE CANCELLATION TABLE					
Days Policy In Force	Per Cent of One Year Premium	Days Policy In Force	Per Cent of One Year Premium	Days Policy In Force	Per Cent of One Year Premium
1	5	154-156	53	150-153 (5 mos.)	52
2	6	157-160	54		
3	7	161-164	55		
4	8	165-167	56		
5	9	168-171	57		
6	10	172-175	58		
7	11	176-178	59		
8	12	179-182 (6 mos.)	60		
9	13	183-187	61		
10	14	188-191	62		
11	15	192-196	63		
12	16	197-200	64		
13	17	201-205	65		
14	18	206-209	66		
15	19	210-214 (7 mos.)	67		
16	20	215-218	68		
17	21	219-223	69		
18	22	224-228	70		
19	23	229-232	71		
20	24	233-237	72		
21	25	238-241	73		
22	26	242-246 (8 mos.)	74		
23	27	247-250	75		
24	28	251-255	76		
25	29	256-260	77		
26	30	261-264	78		
27	31	265-269	79		
28	32	270-273 (9 mos.)	80		
29	33	274-278	81		
30	34	279-282	82		
31	35	283-287	83		
32	36	288-291	84		
33	37	292-296	85		
34	38	297-301	86		
35	39	302-305 (10 mos.)	87		
36	40	306-310	88		
37	41	311-314	89		
38	42	315-319	90		
39	43	320-323	91		
40	44	324-328	92		
41	45	329-332	93		
42	46	333-337 (11 mos.)	94		
43	47	338-342	95		
44	48	343-346	96		
45	49	347-351	97		
46	50	352-355	98		
47	51	356-360	99		
48	52	361-365 (12 mos.)	100		

If the policy has been in effect for twelve months or less, the above table applies. If the policy has been in effect for more than twelve months, the premium shall be determined as follows: (1) Determine full annual premium for a policy written for a term of one year. (2) Deduct such premium from the full policy premium, and on the remainder calculate the pro rata portion of the full policy premium for the length of time the policy has been in effect to the length of time a policy has been in effect for which the policy was originally written. (3) Add premium produced in accordance with provisions (1) and (2) to obtain earned premium during period policy has been in effect.

COMPREHENSIVE GENERAL LIABILITY POLICY



LIBERTY MUTUAL
INSURANCE COMPANY
The Company that stands by you

THIS POLICY IS NONASSESSABLE

OFFICES
IN
PRINCIPAL CITIES
THROUGHOUT
THE
UNITED STATES,
AND
CANADA

Item 4 — Declarations Schedule

Classification and Location		Premium Base Total Payroll	Rates Per \$100 of Total Payroll		Advance Premiums	
			Bodily Injury Liability	Property Damage Liability	Bodily Injury Liability	Property Damage Liability
					318	338
All Operations of the named insured						
All States Except Tex.	9880					
Tex.	9000			/		
Ala.	9880	356,100	.087	.207	310.	737.
Ariz.	9880	58,500	.087	.207	51.	121.
Ark.	9880	262,700	.087	.207	229.	544.
Calif.	9880	4,237,600	.089	.211	3,771.	8,941.
Colo.	9880	28,800	.087	.207	25.	60.
Conn.	9880	19,700	.087	.207	17.	41.
Fla.	9880	8,713,800	.087	.207	7,581.	18,038.
Ga.	9880	1,367,900	.087	.207	1,190.	2,832.
Idaho	9880	1,800	.087	.207	2.	4.
Ill.	9880	9,465,500	.087	.207	8,235.	19,594.
Ind.	9880	893,400	.087	.207	777.	1,849.
Iowa	9880	519,900	.087	.207	452.	1,076.
Kans.	9880	6,600	.089	.211	6.	14.
Ky.	9880	91,200	.087	.207	79.	189.
La.	9880	599,400	.089	.211	533.	1,265.
Maine	9880	6,000	.087	.207	5.	12.
Md.	9880	14,800	.087	.207	13.	31.
Mass.	9880	266,900	.087	.207	232.	552.
Mich.	9880	651,100	.087	.207	566.	1,348.
Minn.	9880	190,700	.087	.207	166.	395.
Miss.	9880	371,500	.087	.207	323.	769.

Item 4 — Declarations Schedule

CLASSIFICATION AND LOCATIONS		PREMIUM BASE	RATES		ADVANCE PREMIUMS	
			Per \$100 of Total Payroll		Bodily Injury Liability	Property Damage Liability
			Bodily Injury Liability	Property Damage Liability		
		Total Payroll			318	338
Mo.	9880	10,400	.087	.207	9.	22.
Mont.	9880	25,600	.087	.207	22.	53.
Nebr.	9880	11,400	.087	.207	10.	24.
N.H.	9880	1,500	.087	.207	1.	3.
N.J.	9880	49,600	.087	.207	43.	103.
N. Mex.	9880	6,808,400	.087	.207	5,923.	14,093.
N.Y.	9880	1,246,300	.089	.211	1,109.	2,630.
N.C.	9880	688,600	.089	.211	613.	1,453.
N. Dak.	9880	27,700	.087	.207	24.	57.
Ohio	9880	1,028,600	.087	.207	895.	2,129.
Okla.	9880	257,000	.087	.207	224.	532.
Pa.	9880	23,900	.087	.207	21.	49.
S.C.	9880	583,800	.087	.207	508.	1,208.
S.D.	9880	360,800	.087	.207	314.	747.
Tenn.	9880	692,200	.087	.207	602.	1,433.
Tex.	9000	1,860,900	.089	.211	1,656.	3,926.
Utah	9880	16,600	.087	.207	14.	34.
Vt.	9880	3,200	.087	.207	3.	7.
Va.	9880	108,600	.089	.211	97.	229.

Form 4 — Declarations Schedule

CLAIMSIFICATION AND LOCATIONS	PREMIUM BASE	RATES		ADVANCE PREMIUMS	
		Per \$100 of Total Payroll		SOCIETY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY
		SOCIETY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY		
				318	338
lib.	9880	43,700	.087 .207	38.	90.
lyo.	9880	70,300	.087 .207	61.	146.
Subject to End. 35				368.	874.
		Total		37,118.	88,254.
		Va. Premium		97.	229.
		Premium Discount		15.	36.
		Discounted Premium		82.	193.
		La. Premium		533.	1,265.
		Tex. Premium		1,656.	3,926.
		Premium Discount		368.	872.
		Discounted Premium		1,288.	3,054.
		All Other States		34,832.	82,834.
		Premium Discount		6,130.	14,579.
				28,702.	68,225.
Subject to End. 26					300.
Subject to End. 54					644.
Incr. Limit Basic Charge	9890			85.	5.
		Premium Subject to Discount		85.	949.
		Premium Discount		15.	167.
				70.	782.
		TOTAL DISCOUNTED POLICY PREMIUM		30,675.	73,519.
		TOTAL DEPOSIT PREMIUM		7,721.	18,966.

MISCELLANEOUS CHANGE ENDORSEMENT (General Liability)

The policy of which this endorsement is issued to form a part is amended as indicated by typed entries hereunder:

Policy Period:

LIMITS OF LIABILITY

Coverage A — Bodily Injury Liability	Coverage — Property Damage Liability	Coverage
\$ each person	\$ each accident	\$ each person
\$ each accident	\$ aggregate operations	\$ each accident
\$ aggregate products	\$ aggregate protective	\$ aggregate
	\$ aggregate products	
	\$ aggregate contractual	

Item 4 — (Coverage Code: B. I. 318 P. D. .338)

	Code No.	Premium Basis	Per \$100 Annual Rates		Advance Premiums			
		Total Payroll	Total Payroll		Coverage A	Coverage B	Coverage A	Coverage B
			Coverage A	Coverage B				
Add								
E.J. Lavino & Co., Division								
Pa.	9880	6,124,000	.030	.083				
Adjustment of premium shall be made					Premium			

Premium \$ To be adj. on aud.

Periodic Payment \$

Effective Date 12/31/66

Expiration Date 7/1/67

Audit Basis 8

For attachment

to Policy No. LP1-642-004399-046

Issued to International Minerals &
Chemical Corporation, Etal.

LIBERTY MUTUAL INSURANCE COMPANY

Oliver E. Brown *Frank L. Small*

Countersigned by

J. F. Jangraute
AUTHORIZED REPRESENTATIVE

Work Unit
6-2

11L ED. 2
LP LS LT LU
(10-1-63)

Issued ph 4/26

Sales Office and No.
Chi.-404

End. Serial No. 60

INS0003835

ADDITIONAL INSURED ENDORSEMENT

It is agreed that such insurance as is afforded by the policy also applies to each interest hereinafter named, as an insured, but only with respect to acts or omissions of the named insured, his employees or agents; but the inclusion of more than one insured shall not operate to increase the limits of the company's liability.

ADDITIONAL INTERESTS

LOCATION APPLICABLE TO DESIGNATED ADDITIONAL INTERESTS

INSURANCE & SAFETY

The Midwest Commonwealth Plan, Inc.

Noted *Jay* 10/27/67
Referred To *W.B.*

LIBERTY MUTUAL INSURANCE COMPANY

Effective Date 2/24/67
Expiration Date 7/1/67
Audit Basis 8
For attachment
to Policy No. LP1-642-004399-046

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

Issued to International Minerals & Chemical
Corporation, etal.

J. F. Jangmiller

Countersigned by _____
AUTHORIZED REPRESENTATIVE

183L

LP LU LT Issued cdr 3/28/69 Sales Office and No. Chi.-404 End. Serial No. 59

INS0003836

AMENDATORY ENDORSEMENT

It is agreed that Page 4 of End. 54 is amended as follows:

(d) Number of Employees: Eliminate: 6,500
Add: 5,500

(e) Annual Premium: Flat Charge
Eliminate: \$644.
Add: \$544.

Return Premium \$100

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Doorman *Frank L. Sawell*
Sawell Doorman

Bruce E. Doorman *Frank L. Sawell*
Doorman Sawell

Countersigned by *W. Sonborn*

Countersigned by _____

Effective Date 7-1-66 AUTHORIZED REPRESENTATIVE

Expiration Date 7-1-67

Audit Basis 8

Premium \$ To Be Adj. at Aud.

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to International Minerals & Chemical Corporation, etal.

Endorsement Serial No. 58

Work Units 6-2

Issued kb 12/7 Sales Office & No. Chl -404

INS0003837

AMENDATORY ENDORSEMENT

It is agreed that End. 54 page 3 of 4 Schedule III is amended to include the following:

(7) Income Protection Plan for salaried Employees.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Doorman *Frank L. Sawell*
Secretary President
J. F. Janzgrau
Authorized Representative

Bruce E. Doorman *Frank L. Sawell*
Secretary President

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date 10/1/66

Expiration Date 7/1/67

Audit Basis 8

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to International Minerals & Chemical Corporation, et al.

Endorsement Serial No. 57

Web Unit 1-

Issued ap 10/24

Sales Office & No. Chi. - 404

INS0003838

AMENDATORY ENDORSEMENT

It is agreed that End. 50 is amended to include the following:

Loblaw Inc.
P.O. Box 941
Buffalo 5, N.Y.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. T. Langraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date 9/6/66

Expiration Date 7/1/67

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 56

Work Units 1--

Issued

Sales Office & No.

INS0003839

AMENDATORY ENDORSEMENT

It is agreed that End. 37 is amended as follows:

Additional Insured

Location Applicable to
Designated Additional Insured

Eliminate:

Ethel Schmidt, an
individual, Harold L.
Goldman, Trustee under
Trust Agreement Dated
7/3/58 Known as Trust
Number 54321
135 So. LaSalle St.
Chicago, Ill.

1850 Frontage Rd.
North Brook, Ill.

Add:

The Cosmopolitan National
Bank of Chicago, Individually
and as Trustee
Including all Beneficiaries
and Agents Thereof under
Trust Number 1637411
801 No. Clark St.
Chicago, Ill.

1850 Frontage Rd.
North Brook, Ill.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman - *Harold L. Sawell*
Secretary Treasurer

Bruce E. Bowman - *Harold L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Janowicz*

Countersigned by _____

Effective Date 8/8/66

AUTHORIZED REPRESENTATIVE

Expiration Date

7/1/67

AUTHORIZED REPRESENTATIVE

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 55

Work Units 1 -

Issued

Sales Office & No.

INS0003840

EMPLOYEE BENEFITS LIABILITY INSURANCE ENDORSEMENT

The Company agrees with the named insured, in consideration of the payment of the premium and in reliance upon the statements in the declarations and in the schedule below and subject to the limits of liability, exclusions, conditions and other terms of this endorsement.

INSURING AGREEMENTS

- I. Coverage W - Employee Benefits Liability To pay on behalf of the insured all sums which the insured, by reason of the liability imposed on him by any improper advice, error or omission in the administration by persons authorized by the insured of Employee Benefits Programs, shall become legally obligated to pay as damages on account of injury to the rights or interests of employees or their beneficiaries in such programs.
- II. Defense, Settlement, Supplementary Payments The provisions of Insuring Agreement II of the policy are applicable to the insurance afforded under this endorsement.
- III. Definition of Insured The provisions of Insuring Agreement III of the policy are applicable to the insurance afforded under this endorsement. The unqualified word "insured" also includes any employee of the named insured who is authorized to act in the administration of the named insured's Employee Benefits Programs.
- IV. Endorsement Period This endorsement applies only to claims first made against the insured after the effective date hereof and during the policy period. If during the endorsement period the insured shall become aware of any occurrence which may subsequently give rise to a claim covered by this insurance, the insured shall give notice thereof in writing to the company as soon as practicable and any claim which may subsequently arise out of such occurrence shall be deemed to have first made during the effective period of the endorsement in which such notice of occurrence is given.
- V. Definitions When used in reference to this insurance: "Employee Benefits Programs" means those group life insurance, group accident or health insurance, pension plans, employee stock subscription plans, workmen's compensation, unemployment insurance, social security, disability benefits, or similar plans described in the attached schedule of Employee Benefits Programs. Should the insured, during the endorsement period, institute additional similar programs, such programs are included within the meaning of the term "Employee Benefits Programs" provided the company is notified of such additional program or programs within a period of thirty days after the effective date thereof.

For Attachment to
Policy No. LP1-642-004399-046 TD13

End. 54

"Administration" means, with respect to Employee Benefits Programs, the determination of the eligibility of employees to participate in such programs, the enrollment of employees therein, the handling and keeping of records pertaining thereto, the interpreting of the provisions thereof and the giving of advice or counsel to employees or their beneficiaries with respect to their rights or interests therein.

EXCLUSIONS

This endorsement does not apply:

- (a) to any claim based upon an allegedly unfairly discriminatory, dishonest, fraudulent, or malicious act;
- (b) to any claim with respect to which insurance is afforded in whole or in part under any other coverage afforded by the policy or any endorsement thereto;
- (c) to any claim based upon the failure of any insurer to perform any contract in relation to the Employee Benefits Programs;
- (d) to any claim based upon the failure of stock to produce the financial gain represented.

CONDITIONS

1. Policy Conditions All of the Conditions of the policy applicable to the bodily injury liability or property damage liability coverages thereof shall apply to the insurance under this endorsement except those respecting "Premium," "Definitions," and "Limits of Liability."
2. Limit of Liability The limit of liability stated in the schedule is the limit of the company's liability for all damages arising out of all claims made during the endorsement period, regardless of the number of persons insured hereunder or the number of occurrences to which this endorsement applies.

If there is a deductible amount stated in the schedule, the company's liability under this endorsement shall not attach to that portion of any claim which is within the deductible amount, provided, however, that irrespective of the amount of any claim, notice of the claim shall be given on or behalf of the insured to the company as soon as practicable and the company may, at its option, investigate and settle the claim, in which event the insured agrees to reimburse the company for all amounts paid by the company within the deductible amount.
3. Premium The premium stated in the schedule is an estimated premium only. Earned premium shall be determined on the basis of the average number of employees actually employed during the endorsement period.

For Attachment to
Policy No. LP1-642-004399-046 TD13

End. 54

The insured shall furnish the number of his employees to the company at the close of each annual period of the policy to which the endorsement is attached.

SCHEDULE

(a) List of Employee Benefits Programs

- I. Group Insurance Group Insurance plans for all employees of the parent and subsidiary companies. These plans include (1) basic term life insurance, (2) weekly indemnity, (3) basic hospital and medical, and (4) major medical insurance.
- II. Corporate Pension Plans Corporate Pension Plans for employees of the parent and subsidiary companies. The plans involved are:
 - (1) retirement for salaried employees - IMC United States only.
 - (2) retirement for hourly employees - IMC United States only.The above plans are trusted through the First National Bank of Chicago.

In certain areas of the hourly retirement plan a group annuity contract is involved with the Prudential Insurance Company of America.

The retirement plan for Canadian employees is designated as the retirement plan for employees of International Minerals & Chemical Corporation Canada, Ltd. This plan is trusted with the Royal Trust Company in Canada.

III. Other plans to be considered are the following:

- (1) Keyman insurance for employees of parent and subsidiaries underwritten by Bankers Life and Casualty.
- (2) Supplemental life insurance for parent and subsidiaries.
- (3) Additional life insurance for parent and subsidiaries.
- (4) Social Security - old age pension plans for parent and subsidiaries.
- (5) Workmen's compensation for parent and subsidiaries.
- (6) Other various provincial medical and hospital plans in Canada.

For Attachment to
Policy No. LP1-642-004399-046

Page 3 of 4

End. 54

INS0003843

(b) Limit of Liability: \$500,000.
(c) Deductible Per Claim: 1,000.
(d) Number of Employees: 6,500.
(e) Annual Premium: Flat Charge
\$644.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman - Stuart L. Sawell
Sawell

Bruce E. Boorman - Stuart L. Sawell
Sawell

Countersigned by *J. F. Jangraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis

Premium \$ Included on Schedule

For attachment to Policy or Bond No. LP1-642-004399-046 TD13

Issued to

Page 4 of 4

Endorsement Serial No. 54

Work Units 1 -

Issued

Sales Office & No.

INS0003844

NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 20 days after written notice of such cancellation or reduction has been mailed to

Name

Oxnard Harbor District

Address

P. O. Box 297
Port Hueneme, Calif.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Doorman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Doorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Langraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

For attachment to Policy No. LP1-642-004399-046

Effective date

Audit Basis

Issued to

Issued

Endorsement Serial No. 53

2252 Ed. 1



INS0003845

ADDITIONAL INSURED ENDORSEMENT

It is agreed that such insurance as is afforded by the policy also applies to each interest hereinafter named, as an insured, but only with respect to acts or omissions of the named insured, his employees or agents; but the inclusion of more than one insured shall not operate to increase the limits of the company's liability.

ADDITIONAL INTERESTS

Oilfield Trucking Company
P. O. Box 751
Bakersfield, Calif.

LOCATION APPLICABLE TO DESIGNATED ADDITIONAL INTERESTS

1601 So. Union Ave.
Bakersfield, Calif.

LIBERTY MUTUAL INSURANCE COMPANY

Effective Date
Expiration Date 7/1/66
Audit Basis 8
For attachment
to Policy No. LP1-642-004399-046

Issued to

Frank L. Lawrence
PRESIDENT
Bruce E. Doorman
SECRETARY

183L

LP LU LT Issued

Countersigned by

Sales Office and No.
Chicago-404

[Signature]
AUTHORIZED REPRESENTATIVE

End. Serial No. 52

INS0003846

AMENDATORY ENDORSEMENT

It is agreed that with respect to any liability of International Minerals and Chemical Corporation that may arise in connection with jobs performed for, Amax Petroleum Corporation, Houston, Tex., the company waives the right to subrogation the Company may have under Condition 13 of the policy against Amax Petroleum Corporation, Houston, Tex.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Doorman *Thom L. Sawell*
J. F. Jangraw

Bruce E. Doorman *Thom L. Sawell*

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 51

Work Units 1 -

Issued

Sales Office & No.

INS0003847

PRODUCTS LIABILITY ENDORSEMENT — VENDORS

It is agreed that such insurance as is afforded by the policy also applies, subject to the following provisions, with respect to the possession, consumption, handling, or use of, or the existence of any condition in any merchandise or product manufactured, sold, handled or distributed by the named insured:

1. The insurance applies to any person or organization with respect to the distribution or sale in the course of business of any merchandise or product manufactured, sold, handled or distributed by the named insured.
2. The insurance does not apply:
 - (a) To the negligence of any person or organization other than the named insured,
 - (b) To any express warranty unauthorized by the named insured, or
 - (c) To any person or organization, other than a purchaser of such merchandise or product from the named insured, from whom any product, ingredient, part or container entering into, accompanying or containing any product of the named insured has been acquired.
3. Paragraph 1 is amended to apply only with respect to the following persons and organizations.

Sears Roebuck and Co.
925 So. Homon Ave.
Chicago, Ill.

LIBERTY MUTUAL INSURANCE COMPANY

Premium: Included in Composite Rate

Effective Date

Expiration Date

Audit Basis

For attachment

to Policy No. LP1-642-004399-046

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

Countersigned by

J. F. Jangraw
AUTHORIZED REPRESENTATIVE

Sales Office & No.

End, Serial No. 50

937
LP LS

Issued

INS0003848

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

It is agreed that the policy does not apply:

- I. Under any Liability Coverage, to injury, sickness, disease, death or destruction
 - (a) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- II. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if
 - (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
 - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
 - (c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.
- IV. As used in this endorsement:
 - "hazardous properties" include radioactive, toxic or explosive properties;
 - "nuclear material" means source material, special nuclear material or byproduct material;
 - "source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;
 - "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;
 - "waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

(Continued on Page 2)

2234
MB A&G 661A
10-1-59
Page 1



INS0003849

"nuclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste, and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

- V. This endorsement applies only to (a) premises and operations in the United States, (b) services performed by persons whose employment is localized in the United States, (c) products, prepared, manufactured or assembled in the United States or shipped to the purchaser or user thereof from premises of the insured in the United States.

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$

Effective Date
Expiration Date
Audit Basis

For attachment
to Policy No. LP1-642-004399-046

Issued to

Frank L. Sawell

PRESIDENT

Bruce E. Doorman

SECRETARY

Countersigned by

J. F. Jang

AUTHORIZED REPRESENTATIVE

Issued

Endorsement Serial No. 49

2234
MB A&G 661A
10-1-59
Page 2

INS0003850

AMENDATORY ENDORSEMENT

It is agreed that with respect to any liability of International Minerals and Chemical Corporation that may arise in connection with jobs performed for Signal Oil and Gas Company, LaFayette, Louisiana, the company waives the right of subrogation the Company may have under Condition 13 of the policy against Signal Oil and Gas Company, LaFayette, Louisiana.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Boorman *Therese L. Sawell*
Secretary Secretary

Anna E. Boorman *Therese L. Sawell*
Secretary Secretary

Countersigned by *J. F. Janowski*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 48

Work Units 1-

Issued

Sales Office & No.

INS0003851

COMBINED LIMITS OF LIABILITY ENDORSEMENT

(Canadian and United States Policies)

It is agreed that the policies to which this endorsement is attached shall be combined and treated as one policy for the purpose of determining the limits of the company's liability thereunder and that all payments made under one of the policies which operate to reduce one or more of the applicable limits of the company's liability thereunder shall also reduce by the amount of such payment the corresponding limit or limits of the company's liability under the other policy.

LP1-642-004399-046

LP1-642-004399-256 (Canada)

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Doorman - Grant L. Sawell
Secretary Treasurer

Bruce E. Doorman - Grant L. Sawell
Secretary Treasurer

Countersigned by *J. F. Langraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 47

Work Unit 1 -

Issued

Sales Office & No.

INS0003852

ADDITIONAL INSURED ENDORSEMENT

It is agreed that such insurance as is afforded by the policy also applies to the interest named below as an insured, but the inclusion of such interest shall not operate to increase the limits of the company's liability.

Additional Interest

Trustee of homes purchased from employees of the named insured and held for resale.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Bowman - Thad L. Lowell
J. F. Langraw

Anna E. Bowman - Thad L. Lowell

Countersigned by

AUTHORIZED REPRESENTATIVE

Countersigned by

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No.

46

Web Unit 1 -

Issued

Sales Office & No.

INS0003853

NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 30 days after written notice of such cancellation or reduction has been mailed to

Name

Contracting Officer

Address

United States Army Biological
Laboratories
Fort Detrick,
Frederick, Maryland

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Langraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

For attachment to Policy No. LP1-642-004399-046

Effective date

Audit Basis

Issued to

Issued

Endorsement Serial No. 45

2252 EX. 1

...

INS0003854

AMENDATORY ENDORSEMENT

It is agreed that a Claim in Rem shall be considered as a claim against the insured.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Doorman *Frank L. Sawell*
Secretary President

Anna E. Doorman *Frank L. Sawell*
Secretary President

Countersigned by *[Signature]*

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Endorsement Serial No. *44*

Work Units 1-

Issued

Sales Office & No.

INS0003855

NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 10 days after written notice of such cancellation or reduction has been mailed to

<u>Name</u>	<u>Address</u>
Commonwealth Plan, Inc.	1252 Boylston St. Boston, Mass.
The First National Bank of Boston	Boston 6, Mass.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Doorman *Frank L. Sawell*
Secretary Treasurer

Anna E. Doorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by

J. F. Jangraw
AUTHORIZED REPRESENTATIVE

Countersigned by

AUTHORIZED REPRESENTATIVE

For attachment to Policy No. LP1-642-004399-046

Effective date

Audit Basis

Issued to

Issued

Endorsement Serial No. 43

2252 ED. 1



INS0003856

AMENDATORY ENDORSEMENT

It is agreed that with respect to any liability of International Minerals and Chemical Corp. that may arise in connection with jobs performed for a member of the American Association of Oil Well Drilling Contractors, the company waives the right of subrogation the Company may have under Condition 13 of the policy against such member.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Doorman *Frank L. Sawell*
Secretary President

Bruce E. Doorman *Frank L. Sawell*
Secretary President

Countersigned by *J. F. Jansgrau*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 42

Work Units 1-

Issued

Sales Office & No.

INS0003857

PRODUCTS LIABILITY ENDORSEMENT - VENDORS

It is agreed that such insurance as is afforded by the policy also applies, subject to the following provisions, with respect to the possession, consumption, handling or use of, or the existence of any condition in any merchandise or product manufactured, sold, handled or distributed by the named insured:

1. The insurance applies to the Tennessee Corporation, 61 Broadway, New York, N.Y. with respect to the distribution or sale in the course of business of any merchandise or product manufactured, sold, handled or distributed by the named insured.
2. The insurance does not apply with respect to any person or organization if such person or organization:
 - (a) Changes the form of such merchandise or product,
 - (b) Repacks such merchandise or product, or
 - (c) Performs any demonstration, installation, servicing or repair operations in connection with such merchandise away from the premises of such person or organization.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Janney*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 41

Work Units 1 -

Issued

Sales Office & No.

INS0003858

AMENDATORY ENDORSEMENT

It is agreed that such insurance as is afforded by the policy also applies to The Commonwealth Plan, Inc. and/or The First National Bank of Boston, Boston, Massachusetts as additional insureds with respect to real and personal property leased by the insured.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Doorman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Doorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Jangraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 40

Work Units 1 -

Issued

Sales Office & No.

INS0003859

CLUBS

It is agreed that such insurance as is afforded by the policy applies with respect to premises and operations subject to the following provisions:

1. The unqualified word "insured" includes any member of the named insured, but only as respect to his liability for activities of the named insured or activities performed by such member on behalf of the named insured, except while practicing for or participating in any game or sport.
2. The insurance does not apply:
 - (a) to the ownership, maintenance, operation or use of loading or unloading of watercraft, or
 - (b) to the ownership, maintenance, operation or use of outboard motors or saddle animals, including saddle animals rented to others through the named insured whether on or away from premises owned by, rented to or controlled by the named insured.
 - (c) to injury, sickness, disease, death or destruction due to the rendering of or failure to render any cosmetic, tonsorial, massage physiotherapy, chiropody, hearing aid optical or optometrical service, treatments.
 - (d) to bodily injury, sickness, disease, death or destruction arising out of athletic sports, games or contests conducted away from the insured premises.

used as a club located at Alfonso V. Benavides Ranch, 6 Mi. West of Hwy. 81, 200 North of Laredo.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Bowman *Frank L. Sawell*
Insurance Insurance

Anna E. Bowman *Frank L. Sawell*
Insurance Insurance

Countersigned by *J. F. Jansma*

Countersigned by _____

AUTHORIZED REPRESENTATIVE

AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

141LM

Endorsement Serial No. 39

Work Unit 1 --

Issued

Sales Office & No.

INS0003860

DEDUCTIBLE PROPERTY DAMAGE LIABILITY FOR SPRAY PAINTING OPERATION

It is agreed that such insurance as is afforded by the policy for Property Damage Liability applies with respect to spray painting operations being performed by the named insured, subject to the following provisions:

1. \$50.00 shall be deducted from the total amount of all sums which the insured shall become legally obligated to pay as damages on account of any one claim for injury to or destruction of all property of one person or organization, including the loss of use thereof, arising out of spray emanating from any spray painting apparatus and the company shall be liable only for the difference between the applicable limit of the company's liability as stated in the policy and the sum of the deductible amounts for all claims to which said limit applies, provided said deductible does not apply to the Products (-Completed Operations) Hazard if insurance for such hazard is afforded by the policy, or to liability assumed by the insured under any contract or agreement covered by the policy, except any contract or agreement required by municipal ordinance other than in connection with work for the municipality.
2. The terms of the policy, including those with respect to notice of accident and the company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.
3. The company may pay any part or all of the deductible amount to effect settlement of any claim or suit, and upon notification of the action taken, the named insured shall promptly reimburse the company for such part of the deductible amount as has been paid by the company.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Thad L. Sawell*
President President

Bruce E. Bowman *Thad L. Sawell*
President President

Countersigned by *J. F. Jangraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 38

Work Units 1-

Issued

Sales Office & No.

INS0003861

ADDITIONAL INSURED ENDORSEMENT

It is agreed that such insurance as is afforded by the policy applies also to the entities named below as an insured but such insurance applies only with respect to the locations designated below. The inclusion of such additional insured shall not operate to increase the limits of the Company's liability.

Additional Insured

Location Applicable to
Designated Additional Insured

Bankers Life Insurance Company
of Nebraska
Lincoln, Nebraska

All Operations at Fairfax,
Minnesota

✕ United States Steel and Carnegie
Pension Fund, Inc.

All Operations at
Skokie, Illinois

Bankers Life Insurance Company
of Nebraska, Cotner and O Streets,
Lincoln, Nebraska

Village of Fairgrove County
of Tuscola, Michigan

Will-Van Inc.
13060 West Seven Mile Road,
Detroit 37, Michigan

6026 East Davidson
Detroit, Michigan

0 Ethel Schmidt, an individual
Harold L. Goldman, Trustee Under
Trust Agreement Dated 7/3/58
Known as Trust Number 54321
135 South LaSalle Street
Chicago, Illinois

1850 Frontage Road
North Brook, Illinois

Signal Oil and Gas Company
Lafayette, Louisiana

Leasing of vessel Sig Bourg
to Signal Oil and Gas Company

Ozard Harbor District

Port Hueneme, Calif.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Bowman *Frank L. Sawell*

Anna E. Bowman *Frank L. Sawell*

Countersigned by

J. F. Jangraw

Countersigned by

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 37

Work Units 1-

Issued

Sales Office & No.

INS0003862

MALPRACTICE ENDORSEMENT - NURSES

It is agreed that such insurance as is afforded by the policy for Malpractice Liability also applies to nurses as an insured, but only in connection with the duties of such nurses for and on behalf of International Minerals and Chemical Corporation.

It is further agreed that such inclusion shall not operate to increase the limits of the Company's liability.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman - *Harold L. Sawell*
President President

Bruce E. Bowman - *Harold L. Sawell*
President President

Countersigned by *J. F. Jangraw*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Expiration Date

Endorsement Serial No. 36 ✓

Work Units -

Issued

Sales Office & No.

INS0003863

ADDITIONAL INTERESTS
SUPERVISORY EMPLOYEES

It is agreed that with respect to such insurance as is afforded by the policy for Bodily Injury Liability and for Property Damage Liability the unqualified word "insured" also includes any supervisory employee of the named insured designated below while acting within the scope of his duties as such, subject to the following additional exclusions:

The insurance afforded to any such employee does not apply:

- (1) to injury to or destruction of property owned, occupied or used by or rented to the named insured or property in the care, custody or control of the named insured or as to which named insured for any purpose is exercising physical control;
- (2) to injury to or destruction of property owned by or rented to another employee of the named insured.
- (3) to bodily injury to or sickness, disease or death of another employee of such named insured arising out of and in the course of his employment by such named insured.

Designated Employees

Any employee who in the course of his regular duties, supervises one or more employees.

Premium: 1% of Bodily Injury & Property Damage Premium

Bodily Injury (1% of \$36,750.)	\$368.
Property Damage (1% of \$87,380.)	\$874.
TOTAL	\$1,242.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Boorman *Thom L. Sewell*
Secretary Treasurer

Anna E. Boorman *Thom L. Sewell*
Secretary Treasurer

Countersigned by *J. F. Jangraw*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$ Included on Schedules

For attachment to Policy or Bond No. LP1-642-004399-046 TD13

Issued to

Endorsement Serial No. 35

Work Units 1--

Issued

Sales Office & No.

INS0003864

AMENDATORY ENDORSEMENT

It is agreed that such insurance as is afforded by the policy does not apply with respect to:

Peoples Fertilizer Co.
Louisville Fertilizer & Gin Co.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Bowman *Frank L. Sawell*
Secretary Treasurer

Anna E. Bowman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Lawrence*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 34 ✓

Work Units 1 -

Issued

Sales Office & No.

INS0003865

ENDORSEMENT
(Special)

To place Bodily Injury and Property
Damage on an "Occurrence" basis.

It is agreed that such insurance as is afforded by the policy for Bodily
Injury Liability and for Property Damage Liability applies subject to the
following provisions:

1. In Insuring Agreement I, the words "caused by accident"
are deleted.
2. The word "occurrence" is substituted for "accident" wherever
else it appears except in the "Defense, Settlement, Sup-
plementary Payments" insuring agreement and "Assistance and
Cooperation" condition.
3. "Occurrence" means either an accident or a continuous or
repeated exposure to conditions which result during the
policy in injury to persons or real or tangible property
which is accidentally caused. All damage arising out of such
exposure to substantially the same general conditions shall be
considered as arising out of one occurrence.
4. Under the Bodily Injury Liability Coverage, Injury intentionally
inflicted shall be deemed an accident unless committed by or at
the direction of the insured. The Property Damage Liability Cov-
erage does not apply to injury or destruction caused intentionally
by or at the direction of the insured or of any employee or agent
of the insured.

This endorsement applies only in the State of Louisiana.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Boonman *Thad L. Sawell*
Secretary Treasurer

Anna E. Boonman *Thad L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Jangraw*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 33

Work Unit 1 -

Issued

Sales Office & No.

INS0003866

WAIVER OF SUBROGATION

The Company waives the right of subrogation against the Minquim Internacionales S.A. de C.V. Industria Deshidratadora Sayeg, S.A. which might arise by reason of any payment under this policy.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman - *Shant L. Sawell*
President President

Bruce E. Bowman - *Shant L. Sawell*
President President

Countersigned by *J. F. Janarone*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 32 ✓

Work Units 1 -

Issued

Sales Office & No.

INS0003867

AMENDATORY ENDORSEMENT

It is agreed that the following exclusion is added to the Contractual Liability Coverage Endorsement #210L:

- (k) to liability imposed upon the insured as a charterer of vessels by law or imposed upon the insured by reason of charter party provisions.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Doonan *Frank L. Sawell*

Authorized Representative

Anna E. Doonan *Frank L. Sawell*

Authorized Representative

Countersigned by *L. F. Jansz*

AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-641-004399-046

Issued to

Endorsement Serial No. 31 ✓

Work Unit 1 -

Issued

Sales Office & No.

INS0003868

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder: International Minerals and Chemical Corporation
and as per End. 1
Address: Administrative Center, Old Orchard Rd.
Skokie, Ill.

Countersigned by *Lucia Lopez*
(Resident Agent of Liberty Mutual Insurance Company)

Sales Office Chi - 404
Hanley - 6925

Montana
(State)

1710
3

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder:
Address:

THOMAS R. KOLARICH

Countersigned by *Thomas R. Kolarich* Attorney in Fact
(Resident Agent of Liberty Mutual Insurance Company)

Sales Office _____

New Jersey
(State)

1710
3

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder: International Minerals and Chemical Corporation
and as per End. 1
Address: Administrative Center, Old Orchard Rd.
Skokie, Ill.

Countersigned by *Henry Hughes*
(Resident Agent of Liberty Mutual Insurance Company)

Sales Office Chi - 404
Hanley - 6925

New Mexico
(State)

1710
3

INS0003869

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

C. W. Speecht
(Resident Agent of Liberty Mutual Insurance Company)

New York

(State)

Sales Office _____

1710



COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

E. E. Shaver
(Resident Agent of Liberty Mutual Insurance Company)

North Carolina

(State)

Sales Office _____

1710



COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

Shirley A. Rodgers
(Resident Agent of Liberty Mutual Insurance Company)

Ohio

(State)

Sales Office _____

1710



INS0003870

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

N. C. Hand
(Resident Agent of Liberty Mutual Insurance Company)

Oklahoma

(State)

Sales Office

1710



COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

John Thomas
(Resident Agent of Liberty Mutual Insurance Company)

Pennsylvania

(State)

Sales Office

1710



COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

T. L. McLeod
(Resident Agent of Liberty Mutual Insurance Company)

South Carolina

(State)

Sales Office

1710



INS0003871

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

Paul L. Leland
(Resident Agent of Liberty Mutual Insurance Company)

Texas (Dallas)

(State)

Sales Office

1710

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

Yell Leland
(Resident Agent of Liberty Mutual Insurance Company)

Vermont

(State)

Sales Office

1710

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by

Marie H. Leland
(Resident Agent of Liberty Mutual Insurance Company)

Virginia

(State)

Sales Office

1710

INS0003872

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder: International Minerals and Chemical Corporation
and as per End. 1
Address: Administrative Center, Old Orchard Rd.
Skokie, Ill.

Countersigned by *Paul B. Godfrey*
(Resident Agent of Liberty Mutual Insurance Company)

Wyoming
(State)

Sales Office Chi. - 404
Hanley - 6925

1710

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LG1-642-004399-047
Name of Policyholder: International Minerals & Chemical Corporation and as per
End. 1
Address: Administrative Center, Old Orchard Rd., Skokie, Ill.

Countersigned by *Matthew D. Baker*
(Resident Agent of Liberty Mutual Insurance Company)

Idaho
(State)

Sales Office Chi. - 404
Hanley - 6925

1710

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LG1-642-004399-047
Name of Policyholder: International Minerals & Chemical Corporation and as
per End. 1
Address: Administrative Center, Old Orchard Rd., Skokie, Ill.

Countersigned by *Steven R. Baker*
(Resident Agent of Liberty Mutual Insurance Company)

Montana
(State)

Sales Office Chi. - 404
Hanley - 6925

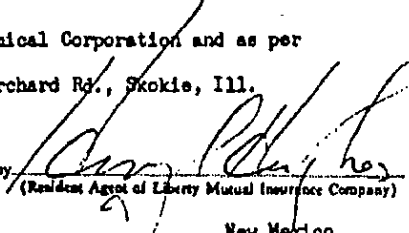
1710

INS0003873

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LG1-642-004399-047
Name of Policyholder: International Minerals & Chemical Corporation and as per
End. 1
Address: Administrative Center, Old Orchard Rd., Skokie, Ill.

Countersigned by 
(Resident Agent of Liberty Mutual Insurance Company)

Sales Office Chl. - 404
Hanley - 6925


New Mexico
(State)

1710

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LG1-642-004399-047
Name of Policyholder: International Minerals & Chemical Corporation and as per
End. 1
Address: Administrative Center, Old Orchard Rd., Skokie, Ill.

Countersigned by 
(Resident Agent of Liberty Mutual Insurance Company)

Sales Office Chl. - 404
Hanley - 6925

Wyoming
(State)

1710

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder:
Address:

Countersigned by 
(Resident Agent of Liberty Mutual Insurance Company)

Sales Office _____

Alabama
(State)

1710

INS0003874

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder: International Minerals and Chemical Corporation
and as per End. 1
Address: Administrative Center, Old Orchard Rd.
Skokie, Ill.

Countersigned by J. F. Penn
(Resident Agent of Liberty Mutual Insurance Company)

Arizona
(State)

Sales Office Chi - 404
Hanley - 6925

1710
122

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder:
Address:

Countersigned by MB
(Resident Agent of Liberty Mutual Insurance Company)

California
(State)

Sales Office _____

1710
122

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder: International Minerals and Chemical Corporation
and as per End. 1
Address: Administrative Center, Old Orchard Rd.
Skokie, Ill.

Countersigned by Thomas D. Soucy
(Resident Agent of Liberty Mutual Insurance Company)

Colorado
(State)

Sales Office Chi - 404
Hanley - 6925

1710
122

INS0003875

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by J. Richard Obinger
(Resident Agent of Liberty Mutual Insurance Company)

Connecticut

(State)

Sales Office _____

1710

③

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by Carolyn Olinto
(Resident Agent of Liberty Mutual Insurance Company)

Florida (Jacksonville)

(State)

Sales Office _____

1710

③

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by M. S. Weber
(Resident Agent of Liberty Mutual Insurance Company)

Georgia (Atlanta)

(State)

Sales Office _____

1710

③

INS0003876

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder: International Minerals and Chemical Corporation
and as per End. 1
Address: Administrative Center, Old Orchard Rd.
Skokie, Ill.

Countersigned by William Courry
(Resident Agent of Liberty Mutual Insurance Company)

Idaho
(State)

Sales Office Chi - 404
Hanley - 6925

1710
E

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder:
Address:

Countersigned by William Courry
(Resident Agent of Liberty Mutual Insurance Company)

Illinois
(State)

Sales Office _____

1710
E

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046
Name of Policyholder:

Address:

Countersigned by L. E. Hedder
(Resident Agent of Liberty Mutual Insurance Company)

Indiana
(State)

Sales Office _____

1710
E

INS0003877

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by *A. P. Dwyer*
(Resident Agent of Liberty Mutual Insurance Company)

Kansas

(State)

Sales Office _____

1710

☺

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by *James F. Christian*
(Resident Agent of Liberty Mutual Insurance Company)

Maine

(State)

Sales Office _____

1710

☺

COUNTERSIGNATURE OF RESIDENT AGENT

The policy identified below, of which this endorsement forms a part, is hereby countersigned with respect to all portions of the risk located in the state in which the Resident Agent resides.

Policy Number: LP1-642-004399-046

Name of Policyholder:

Address:

Countersigned by *W. R. Jacques*
(Resident Agent of Liberty Mutual Insurance Company)

Michigan

(State)

Sales Office _____

1710

☺

INS0003878

PREMIUM DISCOUNT ENDORSEMENT — TEXAS
(General Liability Insurance)

It is agreed that the premium pertaining to Texas for General Liability and Medical Payments Insurance is subject to discount in accordance with the following procedure:

1. **Texas General Liability Standard Premium.** Such premium pertaining to Texas computed in accordance with the provisions of the policies designated in paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, shall be known as the Texas General Liability Standard Premium.
2. **Total Standard Premium for All States.** The General Liability and Medical Payments Premium computed in accordance with the provisions of the policies designated in paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, any Automatic Premium Adjustment Endorsement, any Premium Return Plan Endorsement, or other Premium Discount Endorsement, shall be known as the Total Standard Premium.
3. **Premium Discount — Texas.**
 - (a) **For policy periods of one year or less —** The Texas General Liability Standard Premium shall be subject to the applicable discount percentages for the Total Standard Premium obtained from the Table of "Texas Premium Discounts (General Liability)".
 - (b) **For policy periods of more than one year —** The Texas General Liability Standard Premium shall be subject to the applicable discount percentages as stated in said Table of "Texas Premium Discounts (General Liability)", opposite the average annual total standard premium for the policies which shall be determined by dividing the Total Standard Premium for the policy period by the term of said policies in years and fractions thereof.
 - (c) **If retrospective rating is applicable to a part of the premium pertaining to Texas,** the amount of premium discount applicable to the Texas General Liability Standard Premium, exclusive of any premium subject to any Retrospective Rating Plan, shall be the difference between (1) the discount determined by applying to the Texas General Liability Standard Premium the applicable percentages stated in said Table opposite the Total Standard Premium, and (2) the discount determined by applying to that portion of the Texas General Liability Standard Premium which is subject to retrospective rating the applicable percentage stated in said Table opposite so much of the Total Standard Premium as is subject to retrospective rating.

4. **TABLE OF TEXAS PREMIUM DISCOUNT PERCENTAGES**
(General Liability)

Total Standard Premium (See Note)	Premium Discount Percentage Applicable to Texas General Liability Standard Premium	Total Standard Premium (See Note)	Premium Discount Percentage Applicable to Texas General Liability Standard Premium	Total Standard Premium (See Note)	Premium Discount Percentage Applicable to Texas General Liability Standard Premium	Total Standard Premium (See Note)	Premium Discount Percentage Applicable to Texas General Liability Standard Premium
(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
\$1,000	0.0%	\$1,392	2.5%	\$2,320	5.0%	\$5,274	7.5%
1,006	0.1	1,415	2.6	2,384	5.1	5,334	7.6
1,018	0.2	1,439	2.7	2,451	5.2	5,395	7.7
1,030	0.3	1,463	2.8	2,522	5.3	5,457	7.8
1,042	0.4	1,488	2.9	2,598	5.4	5,521	7.9
1,055	0.5	1,514	3.0	2,677	5.5	5,586	8.0
1,068	0.6	1,540	3.1	2,762	5.6	5,653	8.1
1,081	0.7	1,568	3.2	2,853	5.7	5,722	8.2
1,095	0.8	1,597	3.3	2,950	5.8	5,792	8.3
1,109	0.9	1,627	3.4	3,053	5.9	5,864	8.4
1,123	1.0	1,658	3.5	3,164	6.0	5,938	8.5
1,138	1.1	1,690	3.6	3,284	6.1	6,013	8.6
1,153	1.2	1,723	3.7	3,412	6.2	6,091	8.7
1,168	1.3	1,758	3.8	3,552	6.3	6,170	8.8
1,184	1.4	1,794	3.9	3,703	6.4	6,252	8.9
1,200	1.5	1,832	4.0	3,867	6.5	6,336	9.0
1,217	1.6	1,871	4.1	4,047	6.6	6,422	9.1
1,235	1.7	1,913	4.2	4,244	6.7	6,511	9.2
1,252	1.8	1,956	4.3	4,462	6.8	6,602	9.3
1,271	1.9	2,000	4.4	4,703	6.9	6,696	9.4
1,289	2.0	2,048	4.5	4,972	7.0	6,792	9.5
1,309	2.1	2,097	4.6	5,049	7.1	6,891	9.6
1,329	2.2	2,149	4.7	5,103	7.2	6,993	9.7
1,349	2.3	2,203	4.8	5,159	7.3	7,098	9.8
1,371	2.4	2,260	4.9	5,216	7.4	7,207	9.9

(Continued on page 2)

Form L-G 5002 (Texas) (7/1/66)

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Page 1

INS
0003879

INS0003879

TABLE OF TEXAS PREMIUM DISCOUNT PERCENTAGES — Continued

Total Standard Premium (See Note)	Premium Discount Per- centage Applicable to Texas General Liability Standard Premium	Total Standard Premium (See Note)	Premium Discount Per- centage Applicable to Texas General Liability Standard Premium	Total Standard Premium (See Note)	Premium Discount Per- centage Applicable to Texas General Liability Standard Premium	Total Standard Premium (See Note)	Premium Discount Per- centage Applicable to Texas General Liability Standard Premium
(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
\$ 7,318	10.0%	\$ 16,000	13.5%	\$38,787	17.0%	\$ 74,987	20.5%
7,434	10.1	16,562	13.6	39,329	17.1	77,042	20.6
7,552	10.2	17,144	13.7	39,887	17.2	79,212	20.7
7,675	10.3	17,812	13.8	40,461	17.3	81,508	20.8
7,802	10.4	18,510	13.9	41,052	17.4	83,941	20.9
7,933	10.5	19,266	14.0	41,660	17.5	86,524	21.0
8,069	10.6	20,086	14.1	42,286	17.6	89,270	21.1
8,209	10.7	20,978	14.2	42,932	17.7	92,197	21.2
8,354	10.8	21,954	14.3	43,597	17.8	95,323	21.3
8,505	10.9	23,025	14.4	44,284	17.9	98,667	21.4
8,661	11.0	24,206	14.5	44,992	18.0	102,255	21.5
8,823	11.1	25,514	14.6	45,724	18.1	106,114	21.6
8,991	11.2	26,972	14.7	46,480	18.2	110,275	21.7
9,166	11.3	28,607	14.8	47,261	18.3	114,776	21.8
9,347	11.4	30,075	14.9	48,069	18.4	119,660	21.9
9,536	11.5	30,400	15.0	48,905	18.5	124,978	22.0
9,732	11.6	30,733	15.1	49,770	18.6	130,791	22.1
9,937	11.7	31,072	15.2	50,667	18.7	137,171	22.2
10,151	11.8	31,419	15.3	51,597	18.8	144,206	22.3
10,374	11.9	31,775	15.4	52,561	18.9	152,000	22.4
10,607	12.0	32,138	15.5	53,562	19.0	160,686	22.5
10,851	12.1	32,509	15.6	54,602	19.1	170,425	22.6
11,106	12.2	32,889	15.7	55,684	19.2	181,420	22.7
11,374	12.3	33,279	15.8	56,809	19.3	193,932	22.8
11,655	12.4	33,677	15.9	57,980	19.4	208,297	22.9
11,950	12.5	34,085	16.0	59,200	19.5	224,960	23.0
12,260	12.6	34,504	16.1	60,474	19.6	244,522	23.1
12,587	12.7	34,932	16.2	61,803	19.7	267,810	23.2
12,932	12.8	35,372	16.3	63,192	19.8	296,000	23.3
13,296	12.9	35,822	16.4	64,644	19.9	330,824	23.4
13,682	13.0	36,284	16.5	66,165	20.0	374,934	23.5
14,090	13.1	36,759	16.6	67,760	20.1	432,616	23.6
14,524	13.2	37,246	16.7	69,433	20.2	500,000	23.6
14,985	13.3	37,745	16.8	71,190	20.3	Over	
15,476	13.4	38,259	16.9	73,039	20.4	500,000	

NOTE: For premium not shown use the value for the next lower premium stated in the table.
*If the Total Standard Premium is \$500,000 or over, the discount percentage applicable shall be determined as the weighted average of 23.6% for the first \$500,000 and 24.2% for the portion over \$500,000.

5. Policy Numbers Estimated Standard Premium
LP1-642-004399-046 \$126,406.
LP1-642-004399-256 (Canada) 13,151.
\$139,557.

Total

Applicable premium discount percentage based on total estimated advance standard premium: 22.2 %

Premium \$

Effective Date

Expiration Date

Audit Basis

For attachment

to Policy No. LP1-642-004399-046

Issued to

Form L-G 5002 (Texas) (7/1/66)

Page 2

LIBERTY MUTUAL INSURANCE COMPANY

Frank L. Sawell
PRESIDENT

Bruce E. Boorman
SECRETARY

Countersigned by

J. F. Jangman
Authorized Representative

Endorsement No. 30

INS0003880

RESIDENT AGENT COUNTERSIGNATURE ENDORSEMENT

In order to comply with the Resident Agents Laws of the State of Louisiana, the countersignature hereto is to be considered the valid countersignature to the undermentioned Policy, insofar as concerns that portion of the Risk located in said State.

It is further understood and agreed that the following form or forms of Endorsements attached to and made a part of this Policy shall apply to that portion of the Risk located in the State of Louisiana:

See Attached

Page 1 of 2

LIBERTY MUTUAL INSURANCE COMPANY

Effective Date
Expiration Date
Audit Basis

For attachment
to Policy No. LP1-642-004399-046

Issued to International Minerals & Chemical
Corporation and as per End. 1

Frank L. Lawell

PRESIDENT


Bruce E. Doorman

SECRETARY

Countersigned by.....

Catherine M. Phipps

AUTHORIZED REPRESENTATIVE

652
Louisiana


Issued

Sales Office and No.
Chi. - 404
Hanley - 6925

End. Serial No. 29

INS0003881

Name of Insured	#1
Property Damage Exclusion Endorsement	#2
Amendatory Endorsement	#3
Interpretive Endorsement-Products Liability Coverage	#4
Deductible Products Liability Coverage Endorsement	#5
Malpractice Endorsement	#10
Personal Injury	#11
Composite Rating Plan Endorsement	#14
Amendatory Endorsement	#16
Contractual Liability Coverage Endorsement	#18
Inclusion of Contractual Liability Arising from all Contracts of the Type Described	#19
Property Damage to Non-Owned Vessels	#21
Damage to Property Caused by water	#22
Watercraft Endorsement	#24
Inclusion of XCU Exposures	#25
Products Liability Endorsement-Vendors	#28
Special Endorsement	#33
Additional Interests-Supervisory Employees	#35
Malpractice Endorsement - Nurses	#36
Additional Insured Endorsement	#37
Deductible Property Damage Liability for Spray Painting Operations	#38
Clubs	#39
Amendatory Endorsement	#44
Additional Insured Endorsement	#46
Combined Limits of Liability Endorsement	#47
Amendatory Endorsement	#48
Nuclear Energy Liability Exclusion Endorsement	#49
Employee Benefits Liability Insurance Endorsement	#54

For Attachment to
Policy No. LP1-642-004399-046

End. No. 29

INS0003882

PRODUCTS LIABILITY ENDORSEMENT - VENDORS

It is agreed that such insurance as is afforded by the policy also applies, subject to the following provisions, with respect to the possession, consumption, handling or use of, or the existence of any condition in any merchandise or product manufactured, sold, handled, or distributed by the named insured:

1. The insurance applies to the Great Atlantic & Pacific Tea Company with respect to the distribution or sale in the course of business of any merchandise or product manufactured, sold, handled or distributed by the named insured.
2. The insurance does not apply with respect to any person or organization if such person or organization:
 - (a) Changes the form of such merchandise or product,
 - (b) Repacks such merchandise or product, or
 - (c) Performs any demonstration, installation, servicing or repair operations in connection with such merchandise away from the premises of such person or organization.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Boorman *Frank L. Sawell*

Authorized Representative

Anna E. Boorman *Frank L. Sawell*

Authorized Representative

Countersigned by *J. F. Langstaff*

AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 28

Work Units -

Issued

Sales Office & No.

INS0003883

PREMIUM DISCOUNT ENDORSEMENT
(Automobile and General Liability Insurance)

It is agreed that the Total Standard Premium for this policy is subject to discount in accordance with the company's manuals, subject to the following:

1. The Total Standard Premium for this policy shall be the premium (average annual premium for policy terms of more than one year) for Liability, Elevator Collision and Medical Payments insurance computed in accordance with the provisions of the policy other than this or any other premium discount endorsement and exclusive of the adjustments resulting from the application of any retrospective rating plan.
2. The following elements of the Total Standard Premium are not subject to discount:
 - (a) Any premium for insurance in the the state of Louisiana;
 - (b) Any premium for Automobile Bodily Injury Liability insurance in the Commonwealth of Massachusetts;
 - (c) Any premium subject to retrospective rating.
3. With respect to the application of the premium discount percentage to Virginia insurance premium, the applicable discount percentage for General Liability premium is based on the total standard premium for General Liability insurance and the applicable discount percentage for Automobile Liability is based on the total standard premium for Automobile Liability, including Garage Liability.
4. The provisions of this endorsement shall not apply to New York premium in the event such premium is less than \$100.
5. The premium discount percentages for Texas insurance premium are to be computed in accordance with the provisions of the Texas Premium Discount Plan.
6. The provisions of this endorsement also apply with respect to the policies designated below:

POLICY NUMBERS	ESTIMATED STANDARD PREMIUM
LP1-642-004399-046	\$ 126,406.00
LP1-642-004399-256	\$ 13,151.00
AE1-642-004399-056	<u>\$ 109,557.00</u>
	\$ 249,114.00

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$

Effective Date
Expiration Date
Audit Basis

For attachment
to Policy No. LP1-642-004399-046

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

2237
(11-23-59)

Issued

Countersigned by

J. F. Langraw
AUTHORIZED REPRESENTATIVE

Endorsement Serial No. 27 ✓

INS0003884

INTERPRETIVE ENDORSEMENT-CARE, CUSTODY AND CONTROL

It is agreed that such insurance as is afforded by this policy for Property Damage Liability applies with respect to such damage to railroad cars in the care, custody and control of insured, but only while in the insureds premises at San Jose, California.

The insurance afforded by this endorsement is subject to all of the provisions of the policy excepting those which are inconsistent herewith.

The insurance does not apply to such injury to or destruction if caused by fire, lightning, windstorm, hail, explosion, riot attending a strike, civil commotion, aircraft, vehicles and smoke.

Two Hundred Fifty Dollars (\$250.) shall be deducted from the total amount of all sums which the insured shall become obligated to pay by reason of the liability imposed upon him by law for damages on account of each accident, and the Company shall be liable only for the difference between such deductible amount and the limit of the Company's liability for each accident as stated in this endorsement.

The terms of the policy, including those with respect to notice of accident and the Company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.

The Company may pay any part or all of the deductible amount to effect settlement of any claim or suit, upon notification of the action taken and the named insured shall promptly reimburse the Company for such part of the deductible amount as has been paid by the Company.

The limit of the Company's Liability under this endorsement is \$60,000. for all damages arising out of any one accident with an aggregate limit of \$60,000. for all damages arising out of a series of accidents during the policy period.

Flat Charge \$300.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Bowman *Frank L. Sawell*
Secretary Treasurer

Anna E. Bowman *Frank L. Sawell*
Secretary Treasurer

Countersigned by

J. F. O'Connor
AUTHORIZED REPRESENTATIVE

Countersigned by

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$ Included on Schedules

For attachment to Policy or Bond No. LP1-642-004399-046 TD13

Issued to

Endorsement Serial No. 26

Work Unit 1-

Issued

Sales Office & No.

INS0003885

INCLUSION OF XCU EXPOSURE(S)
(Blanket Basis)

It is agreed that such insurance as is afforded by this policy is not subject to Exclusions (j) and (k)

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$

Effective Date

Expiration Date

Audit Basis

For attachment

to Policy No. LP1-642-004399-046

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

Countersigned by

J. F. Jananur
AUTHORIZED REPRESENTATIVE

125L

LP LS LT Issued

Sales Office and No.

End. Serial No. 25

INS0003886

WATERCRAFT ENDORSEMENT

It is agreed that the exclusion of watercraft in the policy does not apply to the ownership, maintenance, operations, use, loading or unloading of watercraft, subject to the following provisions:

1. The insurance does not apply to any such watercraft
 - (a) while rented to others,
 - (b) while carrying passengers for a consideration,
 - (c) while it is chartered by the insured for the carriage of cargo.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Frank L. Sawell*
Secretary President

Bruce E. Bowman *Frank L. Sawell*
Secretary President

Countersigned by *J. F. Jansgraver*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 24

Work Unit 1 -

Issued

Sales Office & No.

INS0003887

INTERPRETIVE ENDORSEMENT-CARE, CUSTODY AND CONTROL

It is agreed that such insurance as is afforded by this policy for Property Damage Liability applies with respect to such damage to railroad cars in the care, custody and control of insured, but only while on the insureds premises at ACHAN, NORALYN, PEACE VALLEY AND MULBERRY, FLA.

The insurance afforded by this endorsement is subject to all of the provisions of the policy excepting those which are inconsistent herewith.

The insurance does not apply to liability assumed by the insured under contract or agreement.

Two Hundred Fifty Dollars shall be deducted from the total amount of all sums which the insured shall become obligated to pay by reason of the liability imposed upon him by law for damages on account of each accident, and the company shall be liable only for the difference between such deductible amount and the limit of the Company's Liability for each accident as stated in this endorsement.

The terms of the policy, including those with respect to notice of accident and the Company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.

The Company may pay any part or all of the deductible amount to effect settlement of any claim or suit, upon notification of the action taken and the named insured shall promptly reimburse the Company for such part of the deductible amount as has been paid by the Company.

The limit of the Company's Liability under this endorsement is \$60,000. for all damages arising out of any one accident with an aggregate limit of \$60,000. for all damages arising out of a series of accidents during the policy period.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Boorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Langrahn*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 23

Web Unit 1 -

Issued

Sales Office & No.

INS0003888

DAMAGE TO PROPERTY CAUSED BY WATER

It is agreed that exclusion (1) of the policy is amended to read as follows:

- (1) under Coverage B, to any of the following insofar as any of them occur on or from premises owned by or rented to the named insured and injure or destroy buildings or property therein:
 - (1) the discharge, leakage or overflow of any substance from automatic sprinkler systems, or
 - (2) the collapse or fall of tanks or the component parts or supports thereof which form a part of the automatic sprinkler systems:

provided, however, this exclusion does not apply to loss due to fire, to the use of elevators or escalators, to operations performed by independent contractors or to the extent that this exclusion is stated in the declarations to be inapplicable.

Two Hundred Fifty Dollars shall be deducted from the total amount of all sums which the insured shall become obligated to pay by reason of the liability imposed upon him by law for damages on account of each accident, and the company shall be liable only for the difference between such deductible amount and the limit of the Company's Liability for each accident as stated in this endorsement.

The terms of the policy, including those with respect to notice of accident and the Company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.

The Company may pay any part or all of the deductible amount to effect settlement of any claim or suit, upon notification of the action taken and the named insured shall promptly reimburse the Company for such part of the deductible amount as has been paid by the Company.

The limit of the Company's Liability under this endorsement is \$50,000. for all damages arising out of any one accident with an aggregate limit of \$50,000. for all damages arising out of a series of accidents during the policy period.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Harold L. Sawell*
Secretary Treasurer

Bruce E. Bowman *Harold L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Cantraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 22

Work Unit 1-

Issued

Sales Office & No.

INS0003889

PROPERTY DAMAGE TO NON-OWNED VESSELS

It is agreed that such insurance as is afforded by the policy for Property Damage Liability-Coverage B also applies to injury to or destruction including the loss of use, of barges, tugs and/or other inland vessels of others in the care, custody or control of the named insured.

Provided that such insurance as is afforded by the policy by virtue of this endorsement shall not apply to liability for damages because of any loss recoverable by any named insured under any other contract of insurance.

Such insurance as is afforded by the policy by virtue of this endorsement is not subject to exclusion (h).

It is further agreed that the company shall pay all expenses incurred by the insured in removing from the immediate vicinity of its landing any vessel described in the first paragraph of this endorsement which is wrecked while at such landing, but any such payments shall be included within and not in addition to the limit of the company's liability with respect to any one accident.

With respect to the insurance afforded by this endorsement \$500. shall be deducted from the total amount of all sums which the insured shall become obligated to pay on account of each accident, and the Company shall be liable only for the difference between such deductible amount and the applicable limit of the company's liability as stated in this endorsement.

The terms of the policy, including those with respect to notice of accident and the company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.

The company may pay any part or all of the deductible amount to effect settlement of any claim or suit, and upon notification of the action taken, the named insured shall promptly reimburse the company for such part of the deductible amount as has been paid by the company.

It is further agreed that this endorsement applies only with respect to IMC Phosphate Terminal Company.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Bowman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. [Signature]*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 21

Work Unit 1-

Issued

Sales Office & No.

INS0003890

FIRE LEGAL LIABILITY ENDORSEMENT

It is agreed that such insurance as is afforded by the policy under Coverage B - Property Damage Liability, also applies with respect to injury to or destruction of real property rented to or leased by the insured including the loss of use thereof, subject to the following provisions:

1. The insurance afforded by this endorsement applies only to such injury to or destruction as caused by fire.
2. Exclusion (h) of the policy does not apply with respect to the insurance afforded by this endorsement.
3. Two Hundred Fifty Dollars (\$250.00) shall be deducted from the total amount of all sums which the insured shall become obligated to pay by reason of the liability imposed upon him by law for damages on account of each accident, and the Company shall be liable only for the difference between such deductible amount and the limit of the Company's liability for each accident as stated in this endorsement.
4. The terms of the policy, including those with respect to notice of accident and the Company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.
5. The Company may pay any part or all of the deductible amount to effect settlement of any claim or suit upon notification of the action taken and the named insured shall promptly reimburse the Company for such part of the deductible amount as has been paid by the Company.
6. The limit of the Company's liability under this endorsement is \$100,000. for all damages arising out of any one accident with an aggregate limit of \$100,000. for all damages arising out of a series of accidents during the policy period.

For Attachment to
Policy No. LP1-642-004399-046

End. 20

7. The insurance does not apply to liability by the insured under any contract or agreement.
8. The insurance afforded by this endorsement shall apply only to the location listed below.

Minneapolis & St. Paul Railroad Warehouse,
Keithsburg, Illinois

Page 2 of 2

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Bowman *Frank L. Sawell*
Secretary Treasurer

Anna E. Bowman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Langraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 20

Work Unit 1-

Issued

Sales Office & No.

INS0003892

INCLUSION OF CONTRACTUAL LIABILITY ARISING FROM ALL CONTRACTS OF THE TYPE DESCRIBED

It is agreed that, subject to all the provisions of the endorsement entitled Contractual Liability Coverage Endorsement, such insurance as is or can be afforded under said endorsement, applies to liability assumed under the indemnity or hold-harmless provisions of each contract of the type herein described; provided however, the insurance afforded by this endorsement and said Contractual Liability Coverage Endorsement shall be limited in scope to the assumed liability stated below.

Type of Contract — All written contracts entered into by the insured which are in furtherance of the insured's business, except contracts as defined in Condition 3 (a) of the policy.

Scope of The Assumed Liability: The Company insures the named insured against loss which the named insured may sustain by reason of the liability assumed by the named insured under any contract or agreement.

It is agreed that the Schedule of the Contractual Liability Coverage Endorsement is amended to include the following:

SCHEDULE

Coverages	Limits of Liability
Y Contractual Bodily Injury Liability	\$ 300,000 each person \$ 2,000,000 each accident
Z Contractual Property Damage Liability	\$ 100,000 each accident \$ 300,000 aggregate

Description of Operations—Classification	Code No.	Premium Basis	Rates		Advance Premiums	
			Coverage Y	Coverage Z	Coverage Y	Coverage Z

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$ Included in Composite Rate

Effective Date
Expiration Date
Audit Basis

For attachment
to Policy No. LP1-642-004399-046

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

331L
LT LU
LP LS
(1-1-60)

Issued

Countersigned by

J. F. Langstaff
AUTHORIZED REPRESENTATIVE

Sales Office and No.

End. Serial No. 19

INS0003893

CONTRACTUAL LIABILITY COVERAGE ENDORSEMENT

The company agrees with the named insured, in consideration of the payment of the premium and in reliance upon the statements in the declarations and in the schedule below and subject to the limits of liability, exclusions, conditions and other terms of this endorsement:

INSURING AGREEMENTS

I. Coverage Y — Contractual Bodily Injury Liability

To pay on behalf of the insured all sums which the insured, by reason of the liability assumed by him under any written contract designated in the schedule below, shall become legally obligated to pay as damages because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person and caused by accident.

Coverage Z — Contractual Property Damage Liability

To pay on behalf of the insured all sums which the insured, by reason of the liability assumed by him under any written contract designated in the schedule below, shall become legally obligated to pay as damages because of injury to or destruction of property, including the loss of use thereof, caused by accident.

II. Defense, Settlement, Supplementary Payments. The provisions of Insuring Agreement II of the policy, other than paragraph (b) (3) thereof, are applicable to the insurance afforded under this endorsement. With respect to such injury, sickness, disease or destruction as is covered by the terms of this endorsement, the company also shall defend an arbitration proceeding wherein an indemnitee under a written contract designated in the schedule below seeks damages against the insured on account thereof, and wherein the company is entitled to exercise the insured's rights in the choice of arbitrators and in the conduct of such arbitration proceedings.

III. Definition of Insured. The provisions of Insuring Agreement III of the policy are applicable to the insurance afforded under this endorsement.

IV. Endorsement Period, Territory. This endorsement applies only to accidents which occur on and after the effective date hereof, during the policy period and within the United States of America, its territories or possessions, or Canada.

EXCLUSIONS

This endorsement does not apply:

- (a) to liability for any warranty of goods or products;
- (b) to damages awarded in arbitration other than an arbitration proceeding as described in Insuring Agreement II of this endorsement but this exclusion shall not apply as respects a lease of premises, easement agreement, agreement required by municipal ordinance, sidetrack agreement or elevator or escalator maintenance agreement;
- (c) to any obligation for which the insured may be held liable in an action on a contract by a person not a party thereto;
- (d) if the insured or indemnitee is an architect, engineer or surveyor, to injury, sickness, disease, death or destruction arising out of defects in maps, plans, designs or specifications, prepared, acquired or used by the insured or indemnitee;
- (e) to injury, sickness, disease, death or destruction due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (f) to liability imposed upon any indemnitee, as a person or organization engaged in the business of manufacturing, selling or distributing alcoholic beverages, or as an owner or lessor of premises used for such purposes, by reason of any statute or ordinance pertaining to the sale, gift, distribution or use of any alcoholic beverage;
- (g) under coverage Y, to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (h) under coverage Z, to injury to or destruction of (1) property owned or occupied by or rented to the insured, or (2) except with respect to liability under sidetrack agreements covered by this endorsement, property used by or in the care, custody or control of the insured or property as to which the insured for any purpose is exercising physical control;
- (i) under coverage Z, to injury to or destruction of any goods, products or containers thereof manufactured, sold, handled or distributed or premises alienated by the named insured, or work completed by or for the named insured, out of which the accident arises;

(Continued on page 2)

- (j) under coverage Z, to injury to or destruction of buildings or property therein, wherever occurring, arising out of any of the following causes, if such cause occurs on or from premises owned by or rented to the named insured: (1) the discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air-conditioning systems, standpipes for fire hose, or industrial or domestic appliances, or any substance from automatic sprinkler systems, (2) the collapse or fall of tanks or the component parts or supports thereof which form a part of automatic sprinkler systems, or (3) rain or snow admitted directly to the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators, but this exclusion does not apply to loss due to fire.

CONDITIONS

1. **Policy Conditions.** All of the Conditions of the policy which would apply to the bodily injury liability or property damage liability coverages thereof shall apply to the insurance under this endorsement except those respecting "Premium", "Definitions", "Limits of Liability" and "Assistance and Cooperation of the Insured".
2. **Limits of Liability**
 - (a) **Coverage Y.** The limit of contractual bodily injury liability stated in the schedule below as applicable to "each person" is the limit of the company's liability for all damages, including damages for care and loss of services, arising out of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by one person as the result of any one accident; the limit of such liability stated in the schedule below as applicable to "each accident" is, subject to the above provision respecting each person, the total limit of the company's liability for all damages, including damages for care and loss of services, arising out of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by two or more persons as the result of any one accident.
 - (b) **Coverage Z.** The limit of contractual property damage liability stated in the schedule below as applicable to "each accident" is the total limit of the company's liability for all damages arising out of injury to or destruction of all property of one or more persons or organizations, including the loss of use thereof, as the result of any one accident; the limit of such liability stated in the schedule below as "aggregate" is, subject to the above provision respecting "each accident", the total limit of the company's liability for all damages. Said aggregate limit applies separately to each project with respect to operations being performed away from premises owned by or rented to the named insured.
 - (c) The inclusion herein of more than one insured shall not operate to increase the limits of the company's liability.
3. **Assistance and Cooperation of the Insured.** The insured shall cooperate with the company and, upon the company's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits and arbitration proceedings covered hereunder. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense.
4. **Premium.** The premium bases and rates for the contracts described in the schedule below are stated therein.

The premium with respect to which "cost" is the basis, is an estimated premium only. Upon termination of this endorsement, the earned premium shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to this insurance. If the earned premium thus computed exceeds the estimated advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

When used as a premium basis the word "cost" means the total cost to any indemnitee of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due.
5. **Schedule.** The insurance afforded under this endorsement is only with respect to such and so many of the following coverages as are indicated by specific limits of liability.

(Continued on page 3)

210L
Form A & G 498
LP LS
LT LU
(Rev. 6-1-62)
Page 2 of 3
ALL

INS0003895

CONTRACTUAL LIABILITY COVERAGE ENDORSEMENT (Continued)

SCHEDULE

Coverages	Limits of Liability
Y Contractual Bodily Injury Liability	\$ See. each person
	\$ End. each accident
Z Contractual Property Damage Liability	\$ each accident
	\$ 19 aggregate

Designation of Contracts Classification	Code No.	Name of Indemnitee and Date of Contract	Rates		Advance Premiums			
			Coverage Y		Coverage Y		Coverage Z	
			Premium Basis		116		116	
		(a) Number Insured (b) Com	(a) Per Contract (b) Per \$100 of Cost					
		See Inclusion of Contractual Liability Arising from all Contracts of the Type Described and 19						

This endorsement is subject to the Nuclear Energy Liability Exclusion (Broad Form) forming a part of the policy.

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$

Effective Date

Expiration Date

Audit Basis

For attachment

to Policy No. LP1-642-004399-046

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

210L

Form A & G 498

LP LS

LT LU

(Rev. 6-1-62)

Page 3 of 3

Issued

Countersigned by

AUTHORIZED REPRESENTATIVE

Endorsement Serial No. 18

INS0003896

INTERPRETIVE ENDORSEMENT - CARE, CUSTODY AND CONTROL

It is agreed that such insurance as is afforded by this policy for Property Damage Liability applies with respect to such damage to railroad cars in the care, custody and control of insured, but only while in the insureds premises at Port Sutton, Florida.

The insurance afforded by this endorsement is subject to all of the provisions of the policy excepting those which are inconsistent herewith.

The insurance does not apply to such injury or destruction if caused by fire, lightning, windstorm, hail, explosion, riot attending a strike, civil commotion, aircraft, vehicles and smoke.

Two Hundred Fifty Dollars (\$250.) shall be deducted from the total amount of all sums which the insured shall become obligated to pay by reason of the liability imposed upon him by law for damages on account of each accident, and the Company shall be liable only for the difference between such deductible amount and the limit of the Company's liability for each accident as stated in this endorsement.

The terms of the policy, including those with respect to notice of accident and the Company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.

The Company may pay any part or all of the deductible amount to effect settlement of any claim or suit, upon notification of the action taken and the named insured shall promptly reimburse the Company for such part of the deductible amount as has been paid by the Company.

The limit of the Company's Liability under this endorsement is \$60,000. for all damages arising out of any one accident with any aggregate limit of \$60,000. for all damages arising out of a series of accidents during the policy period.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Frank L. Sawell*
Secretary President

Bruce E. Bowman *Frank L. Sawell*
Secretary President

Countersigned by *J. F. [Signature]*

Countersigned by _____

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 17 ✓

Work Unit 1 -

Issued

Sales Office & No.

INS0003897

AMENDATORY ENDORSEMENT

It is agreed that with respect to any liability of International Minerals and Chemical Corporation that may arise in connection with jobs performed for Ocean Drilling and Exploration Company, New Orleans, Louisiana, the company waives the right of subrogation the Company may have under Condition 13 of the policy against Ocean Drilling and Exploration Company, New Orleans, Louisiana.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Bowman *Frank L. Sawell*
Secretary President

Anna E. Bowman *Frank L. Sawell*
Secretary President

Countersigned by *E. J. [Signature]*

Countersigned by _____

AUTHORIZED REPRESENTATIVE

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 16

Work Units 1 -

Issued

Sales Office & No.

INS0003898

PRODUCTS LIABILITY ENDORSEMENT - VENDORS

It is agreed that such insurance as is afforded by the policy also applies, subject to the following provisions, with respect to the possession, consumption, handling or use of, or the existence of any condition in any merchandise or product manufactured, sold, handled or distributed by the named insured;

1. The insurance applies to the Grand Union Company, 100 Broadway, East Paterson, New Jersey with respect to the distribution or sale in the course of business of any merchandise or product manufactured, sold, handled or distributed by the named insured.
2. The insurance does not apply with respect to any person or organization if such person or organization;
 - (a) Changes the form of such merchandise or product,
 - (b) Repacks such merchandise or product, or
 - (c) Performs any demonstration, installation, servicing or repair operations in connection with such merchandise away from the premises of such person or organization.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Thom L. Sawell*
President President

Bruce E. Bowman *Thom L. Sawell*
President President

Countersigned by *J. F. Jangra*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date _____

Expiration Date _____

Audit Basis _____

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

138LM

Endorsement Serial No. 15

Work Units -

Issued

Sales Office & No.

INS0003899

COMPOSITE RATING PLAN ENDORSEMENT

It is agreed that Condition 1, Premium, of the policy is amended to include the following premium basis definition:

"Total Payroll" means all payments by the named insured in cash or substitute therefor during the policy period to all executive officers and other employees of the named insured subject:

- (a) to any overtime earnings or limitation of remuneration rule application in accordance with the manuals in use by the company.
- (b) with respect to each executive officer, to the maximum and minimum amounts applicable in accordance with such manuals.

LIBERTY MUTUAL INSURANCE COMPANY

Effective Date
Expiration Date
Audit Basis
For attachment
to Policy No. LP1-642-004399-046

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

Countersigned by.....

J. F. Jangraw
AUTHORIZED REPRESENTATIVE

Sales Office and No.

End. Serial No. 14

110L
LP LS LT LU

Issued

INS0003900

AMENDATORY ENDORSEMENT

It is hereby understood and agreed that the first paragraph of Condition Number 16 of this policy, to which this endorsement is made a part, is amended to read as follows:

This policy may be canceled by the named insured by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be canceled by the company by mailing to the named insured at the address shown in this policy written notice stating when not less than thirty-one (31) days thereafter, such cancellation shall be effective. The Mailing of notice as aforesaid shall be sufficient proof of notice and the effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Allen E. Boorman *Frank L. Sawell*
Secretary Treasurer

Allen E. Boorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Jangraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 13

Work Units 1 -

Issued

Sales Office & No.

INS0003901

FOREIGN COVERAGE

It is agreed that Insuring Agreement IV of the policy is amended to read:

POLICY PERIOD, TERRITORY. This policy applies only to accidents which occur during the policy period (1) within the United States of America, its territories or possessions, or Canada or (2) elsewhere, provided if claim is made or suit is brought elsewhere than within the United States of America, its territories or possessions, or Canada, the company shall have the right but not the duty to investigate and settle such claims and to defend such suits. In any case in which the company elects not to investigate, settle or defend, the insured under the supervision of the company will make or cause to be made such investigation and defense as are reasonably necessary, and subject to prior authorization by the company, will effect to the extent possible such settlement or settlements as the company and the insured deem prudent. The company shall reimburse the insured for the reasonable costs of such investigation and defense and, within the applicable limit of liability of the policy, for the amounts of such authorized settlements.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Frank L. Sawell*

President President

Bruce E. Bowman *Frank L. Sawell*

President President

Countersigned by *J. F. J. J. J.*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 12

Work Units 1-

Issued

Sales Office & No.

INS0003902

PERSONAL INJURY

Subject to all of the terms of the policy applicable to Bodily Injury Liability, except that portion of exclusion (g) relating to bodily injury to or sickness, disease or death of any employees of the insured while engaged in the employment of the insured. The company agrees to pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of personal injury other than bodily injury, if not intentionally committed by or at the direction of the insured and if arising out of false arrest, false imprisonment, detention, assault or assault and battery, slander or libel, or malicious prosecution, during the policy period, except such slander or libel as results from any advertising or broadcasting activities of the insured.

The limit of the company's liability hereunder for all damages, including damages for care and loss of services, arising out of personal injury to one person on any one occasion is \$300,000; the limit of the company's liability hereunder for all damages including damages for care and loss of services arising out of personal injury to two or more persons on any one occasion, is subject to the above provision respecting one person, \$ 2,000,000.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Oliver E. Doorman *Frank L. Sawell*
Secretary Treasurer

Oliver E. Doorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *[Signature]*

Countersigned by *[Signature]*

AUTHORIZED REPRESENTATIVE

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 11

Work Units 1-

Issued

Sales Office & No.

INS0003903

MALPRACTICE ENDORSEMENT

It is agreed that malpractice, error or mistake in rendering of medical, surgical, nursing or hospital services or treatment or the omission thereof shall be deemed an accident and that all malpractice, error or mistake in the rendering or omission of such services or treatment to any person shall be deemed an accident.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Oliver E. Boorman *Frank L. Sawall*
Secretary President

Oliver E. Boorman *Frank L. Sawall*
Secretary President

Countersigned by

J. F. Jangraue

AUTHORIZED REPRESENTATIVE

Countersigned by

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 10

Web Unit 1 -

Issued

Sales Office & No.

INS0003904

ACCIDENT DEFINED - COVERAGE B ENDORSEMENT (TEXAS)

It is agreed that as respects the insurance afforded by the policy under Coverage B, Property Damage Liability, the word "accident" shall be deemed to include the continuous or repeated exposure to conditions which result in injury during the policy period, provided such injury is accidentally caused and that all damages arising out of such exposure to substantially the same general conditions shall be considered as arising out of one accident.

This endorsement applies only in the State of Tex.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman *Thane L. Sawell*
Boorman Sawell

Bruce E. Boorman *Thane L. Sawell*
Boorman Sawell

Countersigned by *J. F. Langstaff*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

312LM

Endorsement Serial No. 9

Work Units (—

Issued

Sales Office & No.

INS0003905

ACCIDENT-OCCURRENCE ENDORSEMENT (TEXAS)

It is agreed that wherever the word "accident" is used with respect to the insurance afforded under Coverage A - Bodily Injury Liability, the word "occurrence" shall be substituted therefor.

This endorsement applies only in the State of Tex.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman *Thane L. Sawell*
Secretary Treasurer

Bruce E. Boorman *Thane L. Sawell*
Secretary Treasurer

Countersigned by *L. F. Jannace*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ Included in Composite Rate

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

311LM

Endorsement Serial No. 8

Work Units -

Issued

Sales Office & No.

INS0003906

AMENDMENT OF PROPERTY DAMAGE LIABILITY COVERAGE — OCCURRENCE

It is agreed that with respect to such insurance as is afforded by the policy, or any endorsement forming a part thereof, for property damage liability, the word "occurrence" as defined herein is substituted for the word "accident" wherever the latter appears.

"Occurrence" means an accident or a continuous or repeated exposure to conditions which results in injury during the policy period, provided the insured did not intend that such injury would result. All damages arising out of such exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

This Endorsement does not apply in Louisiana or Texas.

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$ Included in Composite Rate

Effective Date

Expiration Date

Audit Basis

For attachment

to Policy No. LP1-642-004399-046

Issued to

2260

(11-1-63)

LP LT LU



Issued

Frank L. Sawell

PRESIDENT

Bruce E. Doorman

SECRETARY

Countersigned by

J. F. Langman

AUTHORIZED REPRESENTATIVE

Endorsement Serial No. 7

INS0003907

ELIMINATION OF "CAUSED BY ACCIDENT" — COVERAGE A
(Bodily Injury Liability)

It is agreed that with respect to the insurance afforded under Coverage A, Bodily Injury Liability, only, the policy is amended as follows:

1. The words "and caused by accident" are eliminated from Insuring Agreement I, Coverage A.
2. Insuring Agreement IV, "Policy Period, Territory" is amended to read:
"IV This policy applies only to bodily injury, sickness or disease, including death at any time resulting therefrom, which occurs during the policy period within the United States of America, its territories or possessions, or Canada."
3. Such insurance as is afforded by the policy applies to bodily injury, sickness or disease occurring prior to or during the policy period and caused by continuous or repeated exposure to conditions, provided that the last exposure causing such bodily injury, sickness or disease, including death at any time resulting therefrom, occurs during the policy period.
4. Subject to all other provisions of the policy respecting limits of liability, the total limit of the Company's liability for all bodily injury, sickness or disease, including death at any time resulting therefrom, suffered by two or more persons and caused by continuous or repeated exposure to substantially the same general conditions shall be \$
Said limit of liability is inclusive of and not in addition to any other applicable limits of liability.
5. The words "injury or death" are substituted for the word "accident" in Conditions 3 (c) and 8.

This Endorsement does not apply in Louisiana or Texas.

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$ Included in Composite Rate

Effective Date

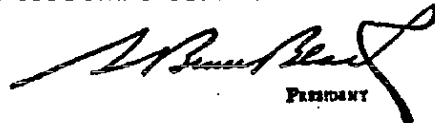
Expiration Date


Audit Basis

For attachment

to Policy No. LP1-642-004399-046

Issued to


PRESIDENT


Lewis O. Barrows
SECRETARY

114L

LP



Issued

Countersigned by

Sales Office and No.


AUTHORIZED REPRESENTATIVE

End. Serial No. 6

INS0003908

DEDUCTIBLE PRODUCTS LIABILITY COVERAGE ENDORSEMENT

It is agreed that in the event of the liability of the insured for the products hazard as defined in the policy of which this endorsement is issued to form a part, One Hundred (\$100.00) Dollars shall be deducted from the total amount of liability in connection with each claim when determined and the Company shall be liable for loss or damage only in excess of that amount subject to the limits of liability stated in the declarations.

It is further agreed that in the event of an accident, irrespective of the amount of loss or damage, notice shall be given by or on behalf of the insured to the Company, or to any of its authorized agents, in accordance with the terms of the policy and the company may at its option, investigate such accident or negotiate or settle any resulting claim, and the insured agrees, if the Company undertakes to negotiate or settle any such claim to join the Company in such negotiation or settlement to the extent of the amount to be deductible as herein provided, or to reimburse the company for such deductible amount, if any, when such claim is paid by the Company.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Thad L. Sawell*
Secretary Treasurer

Bruce E. Bowman *Thad L. Sawell*
Secretary Treasurer

Countersigned by *J. F. Jangraw*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 5

Work Unit 1 -

Issued

Sales Office & No.

INS0003909

INTERPRETIVE ENDORSEMENT - PRODUCTS LIABILITY COVERAGE

It is agreed that such insurance as is afforded by the policy with respect to the Products Hazard as defined does not apply to injury to or destruction of property resulting from the failure of any product to perform its intended purpose in accordance with plans, specifications, formulas and instructions governing its preparation and use; provided that this exclusion does not apply to such injury or destruction due to a mistake or error in transcription or transmission of such plans, specifications, formulas or instruction nor to the accidental failure of the insured's employees to follow such plans, specifications, formulas or instructions.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Anna E. Doorman *Frank L. Sawell*
Secretary Treasurer

Anna E. Doorman *Frank L. Sawell*
Secretary Treasurer

Countersigned by

J. F. Langraw
AUTHORIZED REPRESENTATIVE

Countersigned by

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 4 ✓

Work Units 1-

Issued

Sales Office & No.

INS0003910

AMENDATORY ENDORSEMENT

It is hereby understood and agreed that condition Number 8 of this policy, to which this endorsement is made to form a part, is amended to read as follows:

When an accident occurs, written notice shall be given by or on behalf of the insured to the Company or any of its authorized agents as soon as practicable after the accident is known to the Insurance Division of the Insured's office, Skokie. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the accident, the names and addresses of the injured and of available witnesses.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Bowman *Frank L. Sawell*
Secretary Treasurer

Bruce E. Bowman *Frank L. Sawell*
Secretary Treasurer

Countersigned by *L. E. Jangman*

AUTHORIZED REPRESENTATIVE

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Effective Date

Expiration Date

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. 3

Work Units 1-

Issued

Sales Office & No.

INS0003911

PROPERTY DAMAGE - EXCLUSION ENDORSEMENT

It is agreed that such insurance as is afforded by the policy under Coverage B - Property Damage Liability - does not apply to injury to or destruction of property, including the loss of use thereof, arising out of or resulting directly or indirectly from fluorine or any of its compounds which have been discharged or dispersed from the insured's premises.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Bruce E. Boorman *Thom L. Sawell*
Secretary President

Bruce E. Boorman *Thom L. Sawell*
Secretary President

Countersigned by *J. F. Jaseg*
AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis _____

Premium \$ _____

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to _____

Endorsement Serial No. 2

Work Units 1 -

Issued

Sales Office & No.

INS0003912

NAMED INSURED

1. The named insured is International Minerals and Chemical Corporation and the Companies named below, and any business entity incorporated under the general corporation laws or chartered by special legislation or legislative grant of any state, territory, or possession of the United States of America, or of the Dominion of Canada or its provinces, while the aforementioned owns an interest of more than fifty percent (50%), during the policy period.

Overseas Marine Service Limited
Miami Fertilizer Company
California Cattle Supply Company, Inc.
International Minerals and Chemical de France
International Minerals and Chemical
S.A., Puerto Rico
International Minerals & Chemical Corporation
(Bahamas) LTD.
IMC Phosphate Terminal Company

International Minerals and Chemical Corporation is authorized, and by acceptance of the policy agrees, to act on behalf of all insured with respect to all matters relating to the insurance afforded by the policy, including the giving and receiving of notice of cancellation, the payment of premiums and receiving of return premiums, if any, and such dividends as may be declared by the company.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

Oliver E. Doorman *Shant L. Sawell*

President Secretary

Oliver E. Doorman *Shant L. Sawell*

President Secretary

Countersigned by *J. F. Jaugrave*

AUTHORIZED REPRESENTATIVE

Countersigned by _____
AUTHORIZED REPRESENTATIVE

Effective Date _____ Expiration Date _____

Audit Basis

Premium \$

For attachment to Policy or Bond No. LP1-642-004399-046

Issued to

Endorsement Serial No. *4*

Work Units 1 -

Issued

Sales Office & No. _____

INS0003913

**TEXAS SPECIAL PROVISIONS APPROPRIATE TO COMPANY'S
PLAN OF OPERATION
(General Liability Insurance)**

It is agreed that the premium pertaining to Texas General Liability and Medical Payments Insurance determined under the provisions of the policy other than this endorsement shall be modified at the time of computation of the dividend applicable thereto, if any, declared by the board of directors, by applying the applicable adjustment factor stated in the Table of Adjustment Factors, and the dividend percentage fixed and determined by the board of directors shall be applied to such modified premium.

TABLE OF ADJUSTMENT FACTORS

The term "Standard Premium" shall mean the premium, to the nearest dollar, for General Liability and Medical Payments Insurance computed in accordance with the provisions of the policy, other than this endorsement, and exclusive of the application of any retrospective rating plan or any premium discount endorsement.

The following adjustment factors apply subject to a maximum factor of 1.000 divided by the difference between 1.000 and the dividend rate expressed as a decimal.

Standard Premium	Adjustment Factor	Standard Premium	Adjustment Factor
\$ 1,000 — \$ 1,999	1.010	\$ 15,000 — \$ 19,999	1.060
2,000 — 2,999	1.020	20,000 — 24,999	1.065
3,000 — 3,999	1.025	25,000 — 29,999	1.065
4,000 — 4,999	1.030	30,000 — 34,999	1.070
5,000 — 5,999	1.035	35,000 — 39,999	1.075
6,000 — 6,999	1.040	40,000 — 44,999	1.080
7,000 — 7,999	1.045	45,000 — 49,999	1.085
8,000 — 8,999	1.050	50,000 — 74,999	1.090
9,000 — 9,999	1.050	75,000 — 99,999	1.095
10,000 — 12,499	1.055	100,000 — 249,999	1.100
12,500 — 14,999	1.060	250,000 and over	1.105

LIBERTY MUTUAL INSURANCE COMPANY

Frank L. Sawell
PRESIDENT

Bruce E. Boorman
SECRETARY

J. F. Jangraue
Authorized Representative

Countersigned by

Endorsement No.

Premium \$

Effective Date

Expiration Date

Audit Basis

For attachment
to Policy No.

Issued to

Form L—G 5001 (Texas) (7/1/66)

LC LG LM LO

PRINTED
AT

INS0003914

LIMITATION OF INSURANCE—NEW YORK REGISTERED MOTOR VEHICLES

It is agreed that:

1. In the exclusion of the policy pertaining to automobile accidents away from premises, the word "automobiles" means any automobile as defined in the policy and also includes, while in locomotion upon a public highway, any other motor vehicle subject to New York motor vehicle registration if the accident arises out of such locomotion.
2. Regardless of whether the accident occurs on or away from premises, the policy does not apply to the ownership, maintenance, operation, use, loading or unloading of any asphalt or tar spreader, concrete mixer, road grader, oiler, roller, scraper, combination dirt mover and scraper unit, or railroad, dock or industrial truck, registered in New York as a motor vehicle, but this exclusion does not apply to such insurance as is afforded by the policy with respect to (a) operations performed for the named insured by independent contractors or (b) liability assumed by the insured under a contract or agreement. An industrial truck is any specially constructed truck or tractor unit, usually a low four-wheel gas or electric truck, designed for use principally on the insured's premises.
3. When used as a premium basis, the word "remuneration" shall not include any remuneration of the driver of any equipment described above.

LIBERTY MUTUAL INSURANCE COMPANY

Premium \$

Effective Date
Expiration Date
Audit Basis
For attachment
to Policy No.

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

347L
Form G729a
LP LS LT
(4-1-60)

Issued

Countersigned by

Sales Office and No.

J. F. [Signature]
AUTHORIZED REPRESENTATIVE

End. Serial No.

INS0003915

AMENDMENT OF "ALCOHOLIC BEVERAGES" EXCLUSION
NEW JERSEY — PENNSYLVANIA

It is agreed that:

1. The policy does not apply under any Liability Coverage to liability imposed upon the insured or any indemnitee, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage (1) in violation of any statute, ordinance or regulation, (2) to a minor, (3) to a person under the influence of alcohol, or (4) which causes or contributes to the intoxication of any person; and under any Medical Payments Coverage, to any expense resulting from such selling, serving or giving of any alcoholic beverage.
2. The exclusion in the policy relating to the sale, gift, distribution or use of any alcoholic beverage is amended accordingly.

LIBERTY MUTUAL INSURANCE COMPANY

Frank L. Sawell

PRESIDENT

Bruce E. Doorman

SECRETARY

Effective Date
Expiration Date

For attachment
to Policy No.

Issued to

Countersigned by

J. F. Jangra

AUTHORIZED REPRESENTATIVE

Sales Office and No.

End. Serial No.

410L

Form G735a

LO LP LS LT LU

Issued

DATE

INS0003916

AMENDMENT OF CANCELATION CONDITION
(Michigan)

It is agreed that the first paragraph of the Cancellation Condition is amended to read as follows:

This policy may be canceled by the named insured by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the named insured at his address last known to the company or its authorized agent written notice stating when not less than ten days thereafter such cancellation shall be effective. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

LIBERTY MUTUAL INSURANCE COMPANY

Effective Date
Expiration Date
Audit Basis
For attachment
to Policy No.

Issued to

Frank L. Sawell
PRESIDENT

Bruce E. Doorman
SECRETARY

J. F. Jangraw

Countersigned by.....

AUTHORIZED REPRESENTATIVE

2117

Issued

Sales Office and No.

End. Serial No.

INS0003917